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MANCHESTER

AND ITS

LEADING BUSINESS MEN

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MANCHESTER

AND ITS

LEADING BUSINESS MEN

EMBRACING ALSO, THOSE OF

GOFFSTOWN.

BY

GEO. F. BACON.

ILLUSTRATED.

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1891.

INTRODUCTORY.

From one point of view, Manchester is nearly 170 years old, for it was in 1722 that the first settlement was made within the territory now comprised within Manchester's limits, but for all practical purposes it may be considered that Manchester is more than a century younger than this, for the connection between the wilderness of 1722, the "Derryfield" of 1751, and the Manchester of 1891 is so remote as hardly to be worth the reckoning. Indeed the transformation which has taken place during the eighty-one years that the community has borne the name of Manchester is so complete that the historian finds himself at a loss how to make evident in a few words the condition of the Manchester of 1810 as compared with that of the Manchester of 1891; but perhaps no single statement will convey more meaning in this connection than that the population of the new-named town was 615, that of the present city is about 45,000 — the gain per annum during the past ten years having been about double the total population of the town in 1810.

John B. Clarke says in his excellent history of Manchester, "A record of the city of Manchester may be written in one sentence, of which a history is the expansion. After an embryonic life of years it was born in 1751, attained its majority in 1846, and is in the prime of manhood to-day." At that date, 1875, Manchester had 30,000 inhabitants and a valuation of $14,195,102. Manchester has grown so steadily and so rapidly that in 1890 there were 44,105 inhabitants and the valuation was $24,173,240. Or in other words there was a gain of nearly one-half in population and of considerably more than one-half in valuation in fifteen years. A city growing with such rapidity is not in its prime but in its infancy. Manchester was really born about 1840, for it was not until that

year that the Amoskeag Manufacturing company (which under Providence has made the city what it is) got fairly "down to business," and the result of its operations is to be seen in the gain in population made during the next decade, there being 3,235 inhabitants in 1840 and 13,932 in 1850, at which time Manchester was a full-fledged city, having received a charter in 1846. Its growth during the past score of years has been so immense as to fully justify the promises of its early history as a city, and Manchester now has a valuation equal to one-eighth of that of the entire State.

THE FIRST SETTLEMENT.

The territory contiguous to Amoskeag Falls which was finally incorporated as the town of Manchester was originally occupied by the Namaoskeag Indians, a tribe subject to the Penacooks. "Namaoskeag,"—signifying "the place of much fish,"—was applied to the falls and rapids from Concord to Nashua originally, but the supply diminished until fish were plentiful only at Amoskeag, so the name came to be applied to that region exclusively.

At one time there was a populous Indian village upon the bluff east of the falls and, as the apostle Eliot preached and taught here as early as 1650, this locality is noteworthy as being the seat of the first religious and secular instruction given in the State north of Exeter. There is some question as to how late the Indians remained here, some saying that the first white settlers found them remaining when the permanent occupation of this region was begun in 1722, while others assert that forty years elapsed between the departure of the redskins and the arrival of the whites, but there is no doubt that the first permanent settlement was made at the date given, John Goffe, Jr., and his brothers-in-law, Edward Lingfield and Benjamin Kidder building houses on Cohas brook and thus becoming the pioneer inhabitants of the land that was destined to become New Hampshire's greatest city. Goffe's house was on the north bank of the brook, nearly opposite the falls which now bear his name. These men were from the Massachusetts colony and were related to the Londonderry settlers, who had secured a grant of land which included a part of what is now Manchester. One of their chief aims in obtaining this grant was to secure control of the Amoskeag fisheries but their surveys were incorrect, and hence a strip of land a little more than a mile wide and eight miles long was omitted from any provisional grant. This strip reached from the ancient town of Chester to the Merrimac and from what is now Hooksett to Litchfield. It was called Harrytown and is now the site of Manchester's mills and stores.

The first white settlers near Amoskeag Falls were Archibald Stark (father of John Stark of Revolutionary fame), John McNeil and John Riddell; they taking up their abode there in 1733. Two years later Massachusetts, which claimed jurisdiction over a large part of what was subsequently decided to be New Hampshire, granted a tract of land of which Harrytown was about one-half, to certain Indian fighters who had served under Captain William Tyng,—hence the name of the place—"Tyngstown."

Major Ephraim Hildreth, one of the principal grantees, built in 1736 the first mill of any kind ever constructed in Manchester, it being a saw mill and being located on Cohas brook. It subsequently became the center of quite an extensive settlement. In 1740 Tyngstown and twenty-five other townships which had been claimed by Massachusetts were adjudged to belong to New Hampshire. During the next ten years the settlers in Harrytown and vicinity secured undisputed title to their holdings by the payment of small sums to other claimants and as the population increased the necessity of town organization became manifest and accordingly the proper petition was presented and a charter was granted to a territory made up of eighteen square miles of the southwest part of Chester, nine square miles of the northwest part of Londonderry, and eight square miles of Harrytown, the resulting township being very irregular in outline and having a total area of thirty-five square miles. The north part of Harrytown, called Henrysburg, was not included in the original grant but was annexed in 1792. The charter was issued September 3, 1751, and by it the new town was given the name of Derryfield,—

this title being chosen, it is said, because the people of Derry had been accustomed to use a large portion of the territory as a pasture field for their cattle.

The first town meeting was held September 9, 1751, at what is now called Manchester Centre, and it was in this section that meetings were held for the next ninety years or until the "New Village," so called, created by the Amoskeag Manufacturing Company, had become so largely populated as to bring about a change in the location of the town hall in spite of the most determined opposition, the first town meeting in the new section being held in a hall on Amherst street in 1841.

A Factory View in 1891.

The early development of the new town was greatly hindered by the struggle between the English and the French which was known as the "Seven Years' War," on account of the period of its duration, it beginning in 1754 and ending in 1761. Even after the war was over Derryfield did not prosper as she should have, for internal dissensions between the Scotch Presbyterians and English Puritans who made up the population prevented the voting of money to support the schools and churches and brought about such an unpleasant condition of affairs that about one-fifth the total number of inhabitants left the town during the year ending March, 1766. At the town meeting held in March, 1767, the quarrel was patched up and the community gradually became more harmonious, so that when the strained relations with England culminated in the battle of Lexington, in 1775, the townspeople were

practically a unit in their action, for the selectmen and thirty-four out of the thirty-six men competent to bear arms left at once for the seat of war leaving only two able-bodied men at home to look out for the women and children and the sick and aged. A very interesting history of the doings of the Derryfield patriots in the Revolution might easily be written for the town was represented on such famous fields as Bunker Hill, Trenton, Princeton, Saratoga and West Point, to say nothing of the battle of Bennington in which Captain John Stark won a brigadier-general's commission and gained a victory which has aptly been compared, as regards its character and its importance, to that won on the field of Gettysburg. "He jests at scars who never felt a wound." And it was largely owing to the prominent part they had taken in the war that the citizens of Derryfield so heartily celebrated the treaty of peace in 1783, they holding a sort of jubilee at Amoskeag Falls July 10th of that year.

Amoskeag Falls.

One of the first and most important results of the relief from excessive taxation which followed the close of the Revolution was the ability to raise adequate sums for the support of schools and churches and Derryfield took early advantage of the changed conditions. A liberal appropriation being made in March, 1784, and it being voted to divide the town into four school districts. An era of prosperity was at this time inaugurated which was destined to continue without intermission until it was overshadowed by the vastly greater development which followed the introduction of manufacturing on a large scale.

No name, not even that of General Stark, is more prominently identified with the town's history than that of Hon. Samuel Blodget who was born in Woburn, Mass., in 1724, and took up his residence in Derryfield in 1793. He had been a sutler in the colonial wars and the Revolution, a judge of the court of common pleas and a prosperous merchant, so that he came to Derryfield possessed of an ample fortune. Judge Blodget was a man who would have won distinction in any age and would have been a valuable member of any civilized community, for he was energetic, hopeful and determined, very far-sighted and sagacious in his views concerning the future development of the country, and one who had the courage of his convictions and did not hesitate to risk his all on an enterprise generally regarded as visionary and impracticable. He believed that a canal could and should be cut around Amoskeag Falls in order to transport to a market the vast amount of superb lumber on and adjacent to the banks of the river above them. That was a most formidable undertaking for those days and in so wild and

poor a country as America then was, but Judge Blodget was convinced that it could be carried out and that it would be as profitable as it would feasible. He began work on the canal May 2, 1794, but was greatly hindered by his efforts to make practicable a lock he invented and finally had to abandon. Not only his entire fortune but all the money he could raise by lotteries was expended on the canal which was finally completed May 1, 1807, or thirteen years after it was begun. On the first day of

A River View.

September following Judge Blodget died, and his canal subsequently passed under the control of the Middlesex canal owners and proved a great benefit until it was superseded by the railroad. His monument in the Valley cemetery bears the inscription, "the pioneer of internal improvements in New Hampshire," and this is one of the few inscriptions which are as true as they are complimentary. "Peace hath her victories no less renowned than war," and the triumph of Judge Blodget's is no less honorable and noteworthy than that of Stark's at Bennington. Judge Blodget asked Boston capitalists to erect the mills which were built thirty years later by other parties, and his business prescience is indicated by his remark made shortly before his death that Derryfield was to be the Manchester of America. Scarce two years and a half elapsed before the first step towards the fulfillment of his prophecy was taken by the name of the town being changed to Manchester by a petition granted by the Legislature, June, 1810.

At the town meeting of March, 1846, a committee was appointed to petition the Legislature for a city charter as soon as they thought it expedient to do so. The population of the town had become so large that it was absolutely necessary to make such changes in the mode of government as would expedite the public business of the community, and therefore the committee lost no time in presenting their petition, the result of which was the passage of the necessary legislative act June 1st, the city charter being accepted by the people at a meeting held August 1st, by a vote of 485 yeas and 134 nays.

The year in which Manchester became a city the valuation of the town was $3,187,726 ; the tax list was $22,005,95 ; the number of polls was 2,056 and the number of inhabitants was 10,125, the population having increased more than 300 per cent. since 1840, and more than 1700 per cent. since the name of Manchester was assumed in 1810.

THE MANCHESTER OF TO-DAY.

Manchester is located on the eastern part of Hillsborough county, being bounded on the east and south by Rockingham county, and on the north by Merrimack county. It is bounded on the west by Bedford and Goffstown. Manchester is about midway between Nashua and Concord, being seventeen miles north of the former and sixteen miles south of the latter city, and being connected with both by the Concord & Montreal railroad, which extends from Nashua Junction to Groveton Junction, a distance of 171 miles, where connection is made with the Grand Trunk Railway.

Boston is distant fifty-seven miles by rail, and is reached from Nashua Junction by the Boston & Maine railroad ; while Portsmouth is forty-one miles east of Manchester and is reached by the Concord & Portsmouth branch of the Concord & Montreal railroad. The total area of Manchester is 21,700 acres, but the city proper occupies but a comparatively small proportion of this territory and extends up and down both banks of the Merrimack and Piscataquog rivers. The advantages possessed by this municipality are so many and so important that pages could be devoted to a consideration of them without exhausting the subject, but comprehensive ideas are oftentimes best conveyed by object lessons, and no more impressive object lesson could be wished for than that afforded by the development of Derryfield—once known as the poorest town in the State—into the largest and wealthiest city in New Hampshire. And this development is even more remarkable for its rapidity than for its magnitude, as is indicated by the fact that what was once considered the poorest town in the State was the first to be incorporated as a city, Manchester being the oldest as well as the richest and most populous of New Hampshire's municipalities. The present valuation of Manchester is one-eighth of that of the entire State, and those seeking proof that this favorable showing is not the result of any "boom," past or present, but is the legitimate consequence of gradual but constant growth will find it in the following table, covering as it does a period of twenty years and showing that every year has been marked by a more or less decided increase :

1870	$10,710,252	1881	$17,943,308
1871	11,365,162	1882	19,175,408
1872	11,542,632	1883	20,055,986
1873	12,001,200	1884	20,613,032
1874	12,716,892	1885	21,137,464
1875	14,195,102	1886	21,379,384
1876	15,309,348	1887	21,905,476
1877	15,605,918	1888	22,162,928
1878	15,912,234	1889	22,962,790
1879	17,482,132	1890	24,173,240
1880	17,735,990		

During the same period the population has increased from 23,536 to 44,105. The following table which covers the century ending in 1890, will prove of interest in this connection, as will also the one which follows it, as the latter shows how the increase made during the decade 1880–1890 was distributed among the several wards :

1790	362	1850	13,932
1800	557	1860	20,107
1810	615	1870	23,536
1820	761	1880	32,630
1830	877	1890	44,105
1840	3,235		

	1880	1890		1880.	1890
Ward 1	2,692	3,842	Ward 6	3,283	4,674
Ward 2	2,421	3,475	Ward 7	2,417	2,196
Ward 3	6,200	7,110	Ward 8	2,791	8,389
Ward 4	5,981	6,851			
Ward 5	6,845	7,568		32,630	44,105

ELM STREET, LOOKING SOUTH.

STREETS AND PARKS.

The streets of Manchester are by no means the least of her recommendations, whether they be regarded merely as arteries of trade or from a more æsthetic standpoint, for they are generally broad and well kept, and are so bounded by noble shade-trees as to make pleasant drives and promenades during the warm season; the spreading branches and trembling leaves affording effects of light and shade which no engraving, however skillfully done, can make manifest. In order that a stranger should gain an adequate idea of Manchester's streets he should bear in mind that by far the greater part of the city is located on the east bank of the Merrimack, which here flows nearly due south. The centre of population and business then is on the east side of the river, and is nearly midway between the northern and southern limits of the city. The great mills are also on the east side of the stream and the canals run parallel with it and are bordered by the Concord railway and a street sixty feet wide which is the property of the corporations. But a small part of Manchester can be seen from the car windows for the real city is so elevated above the track as to be quite above the line of vision.

About fifty rods, or say an eighth of a mile, to the east of the corporation street is Elm street, the city's main thoroughfare and one of the handsomest as well as busiest in the State. Elm street is ninety feet above the surface of the river and is paved in parts with granite blocks, margined by sidewalks of brick and concrete, and bordered by shade-trees, some of which are of magnificent proportions. This great thoroughfare is two miles and a half long, and was laid out as a public highway by the town selectmen May 5, 1840, with a width of one hundred feet, twelve feet on each side for side-

walks, and a strip ten feet wide reserved in the center of the street for ornamental trees. The origin of the street's name is of course obvious, and some of the original elms were standing in the middle of the street as late as 1855, when gas from the leaky mains proved fatal to the last survivor.

At one time a determined effort was made to change the name of Elm street to Broadway, and it certainly well deserves that title, but the associations connected with the original name proved too strong to be dissipated, and "Elm" street it remains to this day and doubtless will ever continue so. About all the streets in the compact part of the city run either parallel with or at right angles to Elm street, their direction being nearly north and south or east and west. In the suburbs and on the western side of the Merrimack the directions are much less arbitrary and regular, the old lines of

Elm Street, Looking North.

travel being generally followed. The streets in the city proper are from fifty to sixty feet in width and as a general thing are kept in excellent condition although their maintenance involves a great deal of work and very considerable expense, there being eighty-one miles of streets in the city itself, and sixty-two miles of roads in the suburbs, making no less than 143 miles of streets and roads combined. More than twenty-six miles of streets alone have been built during the past decade—a fact well worthy of consideration in treating of the Manchester of to-day.

The streets are bordered by 129 miles of sidewalks, and the roads by sixty-two miles, making a total of nearly 200 miles of concrete, paved, and brick walks within the city, exclusive of the five miles of sidewalk which border three-and-one-half miles of avenues in Manchester. There are many elegant residences in the city and some of them are surrounded by grounds as beautiful as they are spacious. The most eloquent verbal description of such estates would fall far short of doing them justice, but those who have even once strolled about Manchester at a pleasant season of the year need not be told that the city possesses attractions very difficult to parallel elsewhere. It may seem

strange to recommend a city having nearly 50,000 inhabitants as a most desirable place of summer residence but the claims of Manchester in this connection are many and pronounced, and that they are by no means unappreciated the presence of various commodious, costly and ornate summer villas conclusively proves. It would scarcely be supposed that Manchester—the largest city in New Hampshire and one of the most important manufacturing centers in America—could hold out many attractions as a summer resort, but nevertheless such is the fact and so potent and so well thought of are these attractions that the erection of an immense summer hotel, complete in all its appointments and combining metropolitan conveniences with country pleasures and advantages may be looked upon as settled and will be undertaken before many more seasons go by.

Residence of G. B. Chandler, Esq.

Manchester is on elevated land and it is not necessary to seek the remote suburbs in order to get views that are not only pleasing but really inspiring. The summit of Oak Hill is one of the most advantageous points of view in the vicinity, and on a clear day one may see from here the White Mountains themselves, although they are nearly one hundred miles distant. Comparatively near at hand are many other eminences, among them Kearsarge mountain in Warner, Lovewell mountain in Washington, Joe. English in New Boston, the Uncanoonucs in Goffstown, Crochet in Francestown, the Sunapee range, and Mount Wachusett in Massachusetts, together with other peaks and ranges of greater and lesser note. The view of the beautiful Merrimack valley is of itself worth going a long distance to enjoy. A recent writer has said of this neighborhood: "Midway between Nashua and Concord appears the thriving city of Manchester, a municipal establishment that has even more of country than of city features, and whose surroundings are of the loveliest natural scenery, affording ministrations and satisfaction to summer seekers such as few localities can boast. Although Manchester is the most populous city in New Hampshire its municipal belongings are compacted within comparatively narrow limits. Here the Merrimack anciently cut its way through a sort of gorge, in the midst of an elevated plain (which plain is now occupied by the city establishment), plunges grandly over the ledges in its hurried course, forming the notable Amoskeag Falls, as picturesque a spectacle of tumbling water as one can find in many miles of travel."

"The summer traveller, or sojourner will be likely to value the Manchester neighborhood chiefly for the opportunities here afforded for the blending of city and country pleasures. In all New Hampshire there is no larger grouping of fine estates and residences around a common center than is the case in the suburbs and vicinity of this city. Here the outlooks, and the highways for driving, are superb. The land is more elevated, more tumbled about in lofty hills, than is usual in Merrimack situations, and among these elevations the river winds with a beauty constantly varying and

superlatively commanding. The falls, with the rapids above and the rushing, dashing waters below them, are grand to look upon, especially when the river is even moderately full.

"Four miles east of the city lies the beautiful Lake Massabesic, a sheet of water so wondrously irregular in outline, that although it is only four miles across its widest part it has still thirty-one miles of shore in its circumference. With picturesque islands in every part, beaches of whitest sand, the finest wood-growths coming down to meet its shimmering waters, and sentinel hills on every side affording the most glorious outlooks over the surrounding scenery, no wonder that this lake forms a notable point of visitation, and that its Fairy Grotto and sulphurous Devil's Den are attractions remembered by thousands who have investigated their mysteries." The lake is in effect double, presenting the appearance of twin water-sheets, a narrow strip of land dividing the two basins. At one extremity of this dividing ground Deer Neck unites the two lakes, and up and down the dividing territory the finest driving road imaginable takes course; finest that is regarding the qualities of scenery and surroundings. This lake has for many years been a notable resort of the section, the denizens of the Merrimack valley cities and towns highly appreciating the experience of pleasure it affords, while visitors from afar, who have discovered or have been introduced to its fascinations, find in it an unfailing source of enjoyment. Upon and near its shores are hotels, large and small, summer cottages, the buildings of boat clubs and boat owners and such other establishments as are usually found in similar places of resort. Outlying farms and fair estates characterize its surroundings, and the most beautiful pastoral scenery meets the eye on every hand. The waters of Lake Massabesic are stocked with perch, pickerel, bass and other varieties of game and food fish, and in short nothing is wanting to make this region an ideal summer resort, especially to those who are unable to pass a vacation far away from the great centers of business. The

On the Lake.

The Boating Facilities.

train service, mail service, and telegraph service of Manchester are worthy of so large a city and the Boston, the Providence, and even the New York business man seeking a retreat healthful, quiet and yet easily and frequently accessible, will find in Manchester's suburbs just what he desires.

While the necessity for public parks or "breathing spaces," as one high hygienic authority calls them, is not so urgent in Manchester as in more densely populated and less fortunately located cities, it would still be hard to overestimate the value of the five public parks located in the most compact

MERRIMACK SQUARE AND SOLDIERS' MONUMENT.

part of the city and furnishing very popular places of resort during the warmer portion of the year. The existence of these pleasure spots is due to the foresight and generosity of the Amoskeag Manufacturing Company, for the land was presented to the city by that corporation on condition that the premises should be devoted exclusively to public purposes, should be kept enclosed, never be built upon, and be well cared for at all times. The five parks have a total area of about twenty and a half acres, the largest containing nearly six acres and the smallest about two and a half. An abundance of beautiful shade trees and bright flowers, surrounded by closely-cropped velvety grass are prominent features of these parks, which are divided up by many concrete walks and provided with comfortable settees, sparkling fountains and other appendages of liberally supported public open-air resorts. Merrimack square is the largest, its area being five and seven-eighths acres. It is bounded by Elm, Merrimack, Chestnut and Central streets, and contains a most impressive incentive to patriotism in the shape of one of the most appropriate and handsomest Soldiers' Monuments in New England. This was erected at an expense of about $22,000; the corner-stone being laid May 30, 1878, under the auspices of Louis Bell Post, G. A. R., and the monument being dedicated September 11, 1879.

It is constructed of New Hampshire granite and bronze, and is modern Gothic in style; while the design is comprehensive in its scope, it embodying not only a military monument but also a historical monument and a fountain. The base is cruciform, and springing from it is a granite column fifty feet in height, bearing a colossal and finely-conceived statue of Victory. Each of the four arms of the basin is surmounted by a bronze figure of heroic size representing a distinctive branch of the military or naval service,—there being an infantryman, cavalryman, artilleryman, and seaman. These figures are separated by eight bronze posts for gaslights, arranged in pairs and surmounted by the American eagle.

The fifty-foot granite column is supported by a circular pedestal four feet in diameter, and is crowned with a capital richly carved with appropriate Gothic ornaments; upon this is placed a massive granite statue, eight feet in height, representing Victory with her mural crown, a shield lying at her feet, and holding a wreath and recumbent sword,—emblematic of triumph and peace. This figure, irrespective of the sentiment it conveys, is a fine work of art and a noble example of technical skill,—the attitude, features and drapery being admirably managed. At the base of the column is placed a shield with the arms of the city; while above are displayed flags and weapons, the trophies of war.

Surrounding the circular pedestal is a bronze bas-relief, four feet in height, representing such incidents of recruiting, arming, parting from friends, and marching, as tell, in a simple and effective manner, the meaning of the memorial; this feature of the design being also a prominent characteristic of the Boston Soldiers' Monument, which was dedicated a year or more after that of Manchester.

The base of the pedestal is octagonal in form, and on its west or front side, bears a bronze tablet on which is the following inscription:

IN HONOR OF
THE MEN OF MANCHESTER
WHO GAVE THEIR SERVICES
IN THE WAR WHICH
PRESERVED THE UNION OF THE STATES
AND
SECURED EQUAL RIGHTS TO ALL UNDER
THE CONSTITUTION
THIS MONUMENT IS BUILT
BY
A GRATEFUL CITY.

Above the bas-relief are twelve gargoyles attached to the cornice of the circular pedestal, and issuing from them are jets of water falling into the basin below. The four bronze figures representing the branches of the military and naval services were modelled and cast expressly for this monument, and both in conception and execution leave very little to be desired. As a whole the Manchester memorial reflects high credit upon all identified with it, and is worthy of the noble spirit it commemorates and the beautiful park it adorns.

Concord Square comes next to Merrimack Square in size, it containing four and five-eighths acres. This was the first square in the city, it having been laid out as far back as 1839, before the Amoskeag Company held their first land sale. Concord Square is bounded by Vine, Amherst, Pine and Concord streets, with Chestnut street passing through it. It was deeded to the city in 1848.

Hanover Square is nearly as large as Concord Square, its area being four acres. It is bounded by Hanover, Beech, Union and Amherst streets, and was given to the city in 1852.

Park Square, or Park Common as it is generally called, is the most southerly of the parks, and has a very level surface and an area of three and a half acres. It is situated between Chestnut, Cedar and Pine streets and Lake avenue.

Tremont Square is the smallest but by no means the least attractive of Manchester's parks. It is circumscribed by Pine, East High, Union and Bridge streets, and contains two and a half acres. It was deeded to the city in 1848.

The citizens appreciate these pleasure grounds highly and propose to supplement them by others much more extensive if not more beautiful. Very nearly sixty-eight acres of land have been set aside from the city farm to be used as a public park and general pleasure ground, and the location and character of the territory are such as to commend it highly for the purposes to which it has been devoted. It is probable that Manchester will soon possess another park, which will be regarded as one of the places which surely must be visited by every patriotic stranger in town, for the land going to make up the proposed park surrounds the grave of General John Stark, one of the best-known and most revered characters in our national history. The grave is on a bluff overlooking the Merrimack, on land once owned by him and near his former home. The location is prominent and picturesque, it being just the spot for the display of an imposing equestrian statue, and the matter is now in the hands of the national government, the prospect being that the statue will before long be forthcoming and when definite arrangements have been made the city will purchase twenty-five acres of the surrounding land and establish a public park here. The great majority of the people are heartily in favor of the project, and it is probable that not many years will go by before it will be fully realized.

CONVENIENCES.

In considering the conveniences or "modern improvements" possessed by Manchester, the first place should be given to the facilities for exterior and interior lighting, for this city enjoys the distinction of being one of the best lighted in the United States, which is perhaps one reason why it is also one of the most orderly, if we are to accept the dicta of those who assert that crime and light are determined foes, the Boston authorities going so far as to say that "an arc light is as good as a policeman." Manchester is lighted by both gas and electricity, and her pioneer gas corporation—the Manchester Gaslight Company—was incorporated just half a century ago, or in 1841. Its plant is leased to the People's Gaslight Company, incorporated 1887, capital $300,000. This corporation consumes 8,000 tons of coal and produces 100,000,000 cubic feet of illuminating gas per annum, but can produce 1,000,000 feet per day if necessary. In 1890 the company utilized 39 miles of supply pipe, employing 70 assistants, had an annual pay roll of $30,000 and supplied gas of excellent quality at $1.40 per thousand feet.

The Manchester Electric Light Company was incorporated in 1881 and began business the following year. It has a capital of $80,000, and operates a plant whose capacity is 350 arc and 1,000 incandescent lights, and electric power for motor work amounting to 100-horse. The engines are of 800-horse power, and about 3,000 tons of coal are consumed annually. Employment is given to 18, and the pay roll aggregates $12,000 per annum. The Ben Franklin Electric Company was incorporated in 1886 and operates a plant arranged in accordance with the Thomson-Houston system and capable of feeding 60 arc lights.

The merchants of the city make lavish use of both gas and electricity, and after nightfall the principal thoroughfares present a most brilliant and attractive appearance. Manchester would not be a truly American city did she not have a street railway, and as a matter of fact she has two—the Manchester Street Railway, incorporated as the "Manchester Horse Railroad" in 1876, and the Massabesic Horse Railway Company, incorporated in 1887 with a capital of $100,000. The first-named corporation operates ten miles of track and employs eighty-two hands. Other and very important conveniences are the paved and broad streets and sidewalks, the parks, the water-service, the sewers, the mail, telegraph and telephone service, the banks, newspapers, theatres and many other accommodations to which detailed reference is made on the accompanying pages. It has been very truly said that Manchester possesses everything which goes to make up a great city, for the facilities at hand differ only in degree and not in kind from those provided at New York, Boston, and other great centers of population.

WATER WORKS.

The first recorded movement towards the establishment of a regular system of water works in Manchester was made in 1844, it being one of the results of the burning of the town house, August 12th of that year. The destruction of the building called attention to the almost utterly defenseless condition of the rapidly growing town, and public sentiment was so aroused that two new fire engines were bought, new reservoirs were built and the old ones enlarged, the ponds on Merrimack and Hanover squares were adapted for use in fire-fighting, and a committee was appointed to investigate the question of how best to secure an abundant, reliable and economical water supply. The common opinion was that the brooks which crossed the town would easily furnish all the water required at comparatively small expense, but the committee, after considering the matter very carefully and making numerous surveys and exhaustive calculations, was obliged to report that Massabesic pond was the nearest point of supply worthy of utilization. But this pond is about four miles from Manchester centre, and it was obvious that the cost of bringing its waters to the town would be altogether too heavy for the community to assume. Still there were many who contended that an adequate water supply would be cheap at any cost, and various attempts were made to raise the necessary capital to accomplish the work by private enterprise, among the organizations chartered being the Manchester Aqueduct Company, incorporated in 1845; the Manchester Aqueduct, in 1852; another company of the same name, in 1857, and finally the City Aqueduct, in 1865.

But in those days it was much more difficult to obtain the capital for extensive undertakings not offering special inducements than is now the case, and therefore nothing was accomplished until more than a quarter of a century had elapsed since the appointment of the original committee, although many surveys, reports, etc., were made from time to time. In 1871 it was decided to employ a competent engineer to look the matter up, and accordingly the services of William J. McAlpine of Pittsfield, Mass., were secured, he making a thorough personal investigation and reporting in favor of Massabesic pond. A public lecture delivered by him did much to crystallize public sentiment in favor of this pond and of early and energetic action, and accordingly, in 1871, the City Council asked the State Legislature to empower the municipality to proceed in the matter, the necessary authority being given June 30, 1871, by an act which empowered the city to build water works at a cost of not more than $600,000, to be raised by loan or taxation. The act also provided for the creation of a Board of Water Commissioners, seven in number, among whom is included the Mayor by virtue of his office. The board was instructed to carefully investigate the several approved systems of water-works, and more especially the "direct pressure system" which was then somewhat of a novelty. Many cities were visited including Montreal, P. Q., Norwich, Conn., and Worcester, Mass., and in April, 1872, a public hearing was given to help settle the question of from whence the water should be taken; the most important sources from which choice was to be made being Merrimack river, Piscataquog river, Dorr, Chase, Burnham and Stevens ponds, Maple Falls brook, combined with Sawyer pond, and Massabesic pond, or rather Massabesic lake, as it had then for some time been called. Subsequent to this hearing the commissioners voted on the subject, the result showing that five of the board were in favor of Massabesic, one in favor of Burnham's pond, and one who thought that body of water should be utilized until it proved insufficient. Colonel J. T. Fanning, who had supervised the building of the Norwich, Conn., water works, was appointed chief engineer, and it was decided to pump the water by hydraulic power and to locate the distributing reservoir upon the summit of the hill at Manchester centre.

The work of construction was begun in July, 1872, and water was first pumped from the lake into the city July 4, 1874, but the entire work was not completed until the fall of that year; the undertaking consuming more than two years and costing just about $600,000. Up to the latter part of 1890 the total cost of the water works, exclusive of interest and current expenses, was $947,165.99. The annual cost of maintenance approximates $17,000, and the revenue for 1890 amounted to about $90,000. The water works have proved a most excellent investment and could to-day be readily sold for a sum very far in excess of the total city debt.

Massabesic lake has an area of some 2,500 acres, and its shore line is more than twenty miles in length. The water-shed covers some forty-five square miles, and the daily flow of the lake is estimated at 40,000,000 gallons. Dr. S. Dana Hayes, Massachusetts State assayer, has analyzed the water and pronounces it "remarkably pure, being preferable to that now supplied to any of the large cities in the United States."

A massive dam of granite masonry with hard earth embankments, rising twenty-four feet above the lake-level, crosses its outlet, near Cohas brook, and a 1400-foot canal conveys the water to a

Cilley Block, corner Elm and Concord Streets.

heavily built wooden cylinder called a "penstock," through which it passes for 600 feet until it reaches the water-wheels which work the pumps that force the water through a twenty-inch main 7,000 feet long to the reservoir at Manchester centre, 110 feet above the pumping station. The pumps are driven by three-foot turbine wheels under a fall of forty feet, and develop some 500-horse power. Two pairs of wood double-acting bucket and plunger pumps having a total capacity of 5,000,000 gallons per day, and a Davidson piston pump of 6,000,000 gallons daily capacity, are utilized; these capacities being far in excess of any ordinary demand as the average quantity pumped daily is but 2,000,000 gallons. An average pressure of sixty pounds to the square inch is maintained in the city mains, and in 1890 there were in use 1,000 meters, 55 miles of mains, 16 miles of service pipe, 411 gates, and 441 hydrants. Some 3,400 service pipes have been laid altogether. In order to afford additional security in case of fire, a high-service reservoir is to be constructed on Oak Hill.

The distributing reservoir has a capacity of 16,000,000 gallons and is 152 feet above Elm street, at the City Hall, and 188 feet above the street level at the Concord railway passenger station. It is estimated that the water wheels and pumps are capable of furnishing an abundant supply of water to 125,000 people, their capacity being sufficient to furnish 60 gallons per day to each of 94,000 persons.

Manchester is growing very rapidly and continuously, but it will be long before her magnificent water works will be outgrown. This is one of the most healthful cities in the United States, the actual death-rate for the past ten years being but about 18 per 1,000, and although the excellence of the drainage, the purity of the air, the abundance of "elbow-room," and the comparative temperance of

the climate have much to do with this desirable condition of affairs, there is no doubt but that the abundance and purity of the water supply are powerful factors in the case, for personal cleanliness is indispensable to health and a water supply which cannot easily be contaminated from local causes affords one of the most efficient of bulwarks against the spread of contagion. The comparative remoteness of Lake Massabesic and the character of its water-shed combine to ensure the purity of Manchester's water for an indefinite period, especially as the intelligence of the citizens is such that the danger of any enterprise tending to impair that purity would be at once perceived and its continuance strenuously resisted.

DRAINAGE.

The time has long since gone by when diseases and epidemics were looked upon as mysterious dispensations of Providence when they were not regarded as the direct consequences of personal or associate sin, and hence the intelligent inquirer into the merits of a city as a place of residence places great stress upon the hygienic conditions and particularly those affecting the removal of waste, for unless drainage be efficiently carried out the best located community may easily and rapidly become a very hot bed of disease.

The old lady who deemed it so fortunate that a great river should flow by about every large city, would consider that Manchester was especially favored in having so noble a stream as the Merrimack to turn her water-wheels and receive her sewage, and indeed the location of the streams in and about the city and the slope of the land are such as to greatly simplify the question of drainage and allow very comprehensive works to be constructed at moderate expense; yielding results far more perfect than those gained by the average city at a much greater cost.

The compact portion of Manchester is equipped with a system of drainage based upon the operations of James Slade, a civil engineer who was in the employ of the city of Boston at the time he was engaged to survey and report upon Manchester's sewerage, in 1856. The system adopted divides the city into four sections, and required the building of large sewers in Elm and Union streets and two others east of these thoroughfares, the sewers running north and south and connecting with the main sewer on Cedar street, running east and west, this to empty into the Merrimac below the lowest mill. The streets running east and west were to be drained by small sewers emptying into the large ones running north and south, and the small streets running north and south were to be drained by branches from the sewers running east and west.

The general idea of this plan has been adhered to and many miles of sewers have been built, the largest being constructed almost entirely of brick, although brick and cement are combined to a considerable extent. The work of building new sewers and repairing old ones is constantly going on, of course, but the prevailing conditions are so favorable that the expense in proportion to population is but trivial.

FIRE AND POLICE DEPARTMENTS.

Both the fire and police departments of Manchester may be said to have had their origin in a vote passed at a special town meeting held October 26, 1839, for by this vote the town was pledged to at once make provision against loss by fire and to establish a system of police. The only fire engine then in town was owned by the Stark mills, if we except a superannuated affair which had been bought more than twenty years before by Piscataquog village when it was a part of the town of Bedford, and one of the first acts of the newly appointed fire wards was to buy a fire-engine which they named "Merrimack No. 1," and placed in a specially built house on Vine street. Other engines were added from time to time and some were provided by the great corporations doing business here, so that when the first steam fire engine was bought, in 1859, there were about ten engine and hose companies under the control of the city. This steamer was the first one ever made by the Amoskeag Company, which has supplied a large part of the fire apparatus used in New York, Boston and other great cities, and did more than any other concern to displace hand by steam engines.

CENTRAL FIRE DEPARTMENT.

The present equipment of the Manchester department includes five steam fire engines, one steamer in reserve, one chemical engine, one horse hose wagon, four one-horse hose carriages, one one-horse hose carriage and hook and ladder combination, one hook and ladder truck, one hook and ladder truck in reserve, one supply wagon, one hand hose carriage, one two-wheeled hose carriage and 15,350 feet of fabric hose, and 3,300 feet of leather hose.

Connected with the service are 123 men, seventeen of them being permanent, the rest subject to call at any instant. The value of the apparatus is about $90,000, and that of the buildings about $107,500. The Manchester fire department has the name of being one of the most efficient in the country, and the record made since it was organized on its present basis fully justifies this reputation. The town and city have been visited by some very destructive conflagrations but happily no fire which could justly be called "great," in the modern sense of the word has ever devastated the community, so that no such staggering blow as reached Portland, Boston, Chicago, Lynn and other cities has hampered the development of New Hampshire's metropolis.

Nearly all the large fires occurred before the completion of the water works, the utilization of steam fire-engines and the existence of a fire-alarm telegraph, and there is every reason to believe that now these are provided, together with automatic sprinklers and alarms and improved methods of building, there is little fear of a conflagration getting entirely beyond control. The fire-alarm telegraph was built in 1872 at a cost of $16,000, and has been materially extended from time to time, and is maintained at a very high standard of efficiency, it being frequently and rigidly inspected by men who are held responsible for its condition.

Although a vote to establish a system of police was passed as early as 1839 it was not until 1842 that the first officers were appointed, these being four in number. During the half-century which has

POLICE STATION.

since elapsed the wonderful growth of the city in wealth and population has of course rendered necessary various extensions of the police service but these are by no means so great as would naturally be expected for it is sound policy for more reasons than one to provide no more protection than is required and for a city of 50,000 population Manchester requires a surprisingly small force to maintain perfect order. This is due to many reasons, among them being the fact that but a very small proportion of the population is unemployed, that the policy pursued by the great local mills compares so favorably with that in force in other manufacturing centers as to draw a very superior class of operatives to this city, and that the people are generally well housed, well fed and contented. That "floating population," here to-day and gone to-morrow, which causes so much mischief in most large cities is unknown in Manchester, and a more peaceful and law-abiding community it would be difficult to find. The police department is constituted of a city marshal, who is in command, an assistant marshal, a captain of the watch, having charge of the night force, six day officers, and twenty-four night officers including one detailed as sergeant at police headquarters, which are located at the corner of Manchester and Chestnut streets. The regular force can be augmented by a large number of special officers at very short notice should occasion require.

The Ash Street School.

EDUCATIONAL FACILITIES.

Every man who appreciates his obligations to his children will agree that the possession of exceptionally good educational facilities is one of the strongest claims a city can make as a desirable place of residence, and it is gratifying to be able to state that in this respect as in many others Manchester may safely challenge comparison with any community whose population does not exceed 50,000, and indeed there are many cities containing double or treble that number of people that would make but a poor showing were such a comparison to be carried out.

Manchester's public schools won the highest awards at the Centennial Exposition at Philadelphia, and the schools of 1891 are worthy successors of those of 1876. From the very nature of things it is difficult to make an accurate estimate of the practical value of the training given in any educational institution, for knowledge is not a palpable something that can be weighed and measured and even if it were, the possession of an extra amount of knowledge would not necessarily imply that its owner had received an exceptionally valuable training unless it were accompanied by the ability to apply the same successfully to the practical affairs of every-day life and to impart it to others. "That which a man actually and thoroughly understands that can he teach," is an educational maxim whose soundness is every year becoming more widely appreciated, and the fact that from the public schools of Manchester have gone forth nearly a score of men now holding positions as superintendents of schools in the leading cities of Massachusetts, or being in charge of some of the most important educational institutions of that State, would go far to demonstrate the thoroughness of the instruction

here given, and the demonstration is made complete by the fact that from Manchester's schools go out hundreds of the best women teachers in New England. It is true that the fitting of teachers is by no means the main purpose for which a public school is supported, that but a small proportion of the scholars can complete the entire course, and that it is easy to conceive of an educational system which might turn out excellent teachers and yet be of but little value to those who were unable to remain until the whole course was finished; but all these points are considered in the administration of Manchester's educational institutions and the result is that by the time the pupil has graduated from the grammar grade he or she is possessed of a training that cannot but be of value in any sphere of action, that will aid one materially in earning a living, and that will prove of the greatest benefit to those who may in after years attempt self-improvement. The foremost educators of the day maintain that one of the most important objects of school education is to teach each pupil how to study, or in other words how to seek out, identify, classify and combine facts, and it is undeniable that the ability to do this, and the capacity for hard work and for reasoning from cause to effect which it implies are qualities whose combination in one person practically ensure his ability to get ahead in the world.

The control or more properly the management of Manchester's public school system is vested in a board of education which is constituted of two members from each ward together with the mayor and president of the common council, the two latter being members because of their offices. Manchester has adopted the biennial system of elections, and the members of the board are therefore elected for two years, as they are chosen by ballot at the same time and in the same way as are the other city officers. In September, 1890, there were twenty-two school houses with one other in process of building, and these were utilized by one high school, seven grammar schools, one middle school, five primary schools, and eight ungraded schools, there being fifty-four different schools in the city altogether. The city training school is with the middle school.

The number of school houses will undoubtedly be increased in the near future, Mayor Knowlton advocating the building of two in his inaugural address delivered January 6, 1891. He also advocated the introduction of manual training into the public schools and there is excellent reason to believe that this recommendation will bear fruit, for the people as a whole are strongly in favor of anything that will tend to add to the efficiency of the school system, and the results attained in public school manual training in New York, and other large cities which have provided it to a greater or less extent, are such as to indicate that the value of the training given amply justifies the expense entailed.

Nearly 3,000 pupils attend the Manchester public schools, the percentage of daily attendance being gratifyingly high as compared with that shown in other cities, it varying from 96.3 per cent. in the high school to 89 per cent. in the partially graded schools, and the average of all grades being 92.2 per cent. The parochial schools fairly share the honors with the public schools for not only are they noted for their excellence but have about as many scholars as the public schools. The grades comprise academies, high, grammar, intermediate, and primary, and employment is found for about ninety instructors. Among the Catholic educational establishments should be numbered Mount St. Mary's Academy, for this is under the control of the Sisters of Mercy, and of course is conducted under the auspices of the Catholic Church, but still it is in a certain sense an undenominational institution, for pupils of all religious denominations are received and great care is taken to abstain from even the appearance of interference with their religious convictions. This is a boarding school for young ladies and has been in existence about thirty years. It takes five years to complete the course of study.

Another noteworthy educational establishment is that conducted by the German School Society, organized August 22, 1875. The building occupied was erected in 1884, and has the distinction of being the first German school house to be built in the State of New Hampshire. It is a two-story brick structure, located at the corner of Third and Ferry streets. The main purpose of this school is to teach the German language, and its sessions are so arranged as not to interfere with those of the public schools. There are more than one hundred pupils.

Justice demands that mention be made of Bryant & Stratton's New Hampshire Business College

in a review of Manchester's educational facilities, for this college has been carried on ever since 1865. and from the first has been recognized as a powerful ally of the city's school system. There is an average annual attendance of about 250, many of the scholars coming from out of town.

Considering the present excellence of Manchester's schools it seems strange that the schools of this region should once have been far below the average of those of similar communities elsewhere, but such is the fact, and indeed, thirty years passed after the incorporation of the town of Derryfield before a public school was provided. Of course the children had not been allowed to grow up in utter ignorance. Voluntary popular subscriptions having been taken up to defray the cost of what meagre schooling was attempted, but although the town was incorporated in 1751 it was not until 1781 that a vote was passed to hire a school master for nine months of the next year. There were no school-houses then of course, so school was kept in private dwellings in different parts of the town, these dwellings being picked out by the selectmen. The first school house was built by private subscription in 1795 and was sold to the town in 1798, a vote being passed that same year to build two more school houses. So far as Derryfield was concerned the school district system had its origin in 1783, the selectmen then making four divisions of the town for school purposes. The number of districts was changed to three in 1798, to five in 1808, to seven in 1818, and afterwards to eight. In 1840 another district was added and by the annexation, in 1853, of parts of Bedford and Goffstown the number of districts became eleven and no further change of any consequence was made until 1868 when the city assumed control of the schools as a whole, thus finally ending the district system after a trial extending over a period of eighty-five years.

The City Library.

THE CITY LIBRARY.

The earliest public library or approach to a public library of which we have record, so far as Manchester is concerned, was established in 1795, when several of the residents of this section became associated as "The Proprietors of the Social Library in Derryfield," this association being broken up in 1833 and the books being distributed among the members. Eleven years afterward, or in February, 1844, the Manchester Athenæum was established, it including a museum as well as a library and a reading room.

The great corporations pursued the same liberal and far-sighted policy in their dealings with the Athenæum that characterized their treatment of other deserving public enterprises, and in 1846 the new institution received $1000 from the Amoskeag Manufacturing Company, and $500 from the Stark Mills, and in 1847, a third donation, amounting to $500, was received from the Manchester Print Works. Books were given by members of the association and many were bought from the funds received as membership fees, etc., so that the library contained about 3000 volumes in 1854, when it was made over to the city without pecuniary consideration, it being stipulated that the city should annually pay to the trustees at least $1000 to be used for the purchase of books and periodicals, and shall provide for the proper maintenance of the library by suitable appropriations. The control and management of affairs are vested in a board of nine trustees, of which the mayor and the president of

the common council are members by virtue of their offices. One trustee is elected annually for a term of seven years by joint ballot of the trustees and the aldermen. Scarcely two years after the library had become free it was almost destroyed by fire—only 600 volumes, and most of them odd ones being saved. But the trustees went to work with great energy to repair damages as far as possible, and July 22, 1856, the library was re-opened in temporary rooms, being returned to its original quarters the following year. Shortly after the close of the Rebellion it became evident that both the convenience of the public and a due regard for the value of the library demanded that more commodious and safer premises be occupied, and finally, in July, 1871, a fine brick building was completed at an expense of $30,000, the site being given by the Amoskeag Manufacturing Company. Ten years later an addition, costing $9000, was made to the building, its capacity being nearly doubled thereby. The Manchester City Library, to give it its former title, has been exceptionally well managed from the beginning and has profited greatly and frequently by the generosity of public-spirited citizens, the result being that the collection of books is now one of the most valuable in the State. Among

North End of Elm Street.

the most noteworthy donations is that made by Dr. Oliver Dean, who was very prominently identified with Manchester's early manufacturing interests. From him the library received a legacy of $5,000, the income from which is expended for the purchase of scientific, mechanical and technical works.

Gardner Brewer, of Boston, presented 683 volumes in 1872, and in 1876 Moody Currier, of Manchester, gave many valuable books, the collection donated by him numbering 1147 volumes and being known as the "Currier Donation."

Mary E. Elliott, founder of the Elliott Hospital, bequeathed to the library $2,000, the income of which was to be used in buying medical books and periodicals.

This became available in 1885, and has already proved of much service. The trustees have always sought to purchase as large a proportion of books of permanent value as was consistent with the maintenance of the popularity of the library and have shown such intelligence in their direction of affairs that their policy is thoroughly endorsed by literary and professional men as well as by the general public.

An exceptionally valuable collection of volumes relating to local history is one of the main features of the library; and there are files of newspapers whose present value is great and which will become more and more valuable with the progress of time. The library now includes about 32,000 volumes besides many magazines and other periodicals.

The librarian, Mrs. M. J. Buncher, has held the position since 1878, and deserves a good share of the credit for the efficiency of the institution, for she is accommodating as well as thorough in her methods and is ever ready to offer all proper advice and assistance to those who may seek her counsel when entering upon a course of reading, or engaging in any enterprise of a literary nature.

The reading room connected with the library is much smaller than it should be, but this matter will be set right before long as energetic efforts are being made to largely increase the present accommodations. The largest reading rooms now in the city are to be found at the Women's Christian Temperance Union, No. 31 Hanover street. They are open to the public and are supplied with many daily, weekly and monthly publications.

Another reading room, containing the metropolitan newspapers and the leading magazines, is supported by the Bradley Lyceum and is located in Wagner's block, Manchester street. There is also a library for the use of members. The Manchester Art Association was founded in 1871, and has headquarters in the Court House building. This society has a very valuable library comprising some extremely rare and costly volumes; the books being for the use of members exclusively. The Turnverein Society also has a library for members' use. The society was formed in 1870, and maintains pleasure grounds and a hall located at 265 South River street.

The Young Women's Christian Association has a reading-room in the Franklin Street Congregational church building. It is open every evening and on Sunday afternoon and contains a variety of very entertaining reading matter.

For those who are not especially literary in their tastes as well as for those who are fond of reading but appreciate that "variety is the spice of life," excellent provision is made, for there are some fine theatres and halls in the city and as Manchester is what theatrical people call "a great show-town" there is no lack of attractions during the dramatic season, nearly all the leading "stars" and "combinations" appearing here.

The Manchester Opera House is one of the handsomest and best-equipped theatres in the State and has seating accommodations for 1,600. Smyth's Opera House is of almost equal capacity, it seating 1,400, and Mechanics' Hall, on Lowell street, is larger than either, it seating 2,000. City Hall, corner of Elm and Market streets, can seat 800. There are twenty other halls of greater or less capacity, so the city is certainly well equipped as regards accommodations for public gatherings of any description.

An account of Manchester places of amusement which contained no reference to the Manchester Driving Park would be decidedly incomplete, for this is one of the "institutions" of the city and has become a very popular resort since its opening in 1883, at which time the New England fair was held there. The premises comprise forty-five acres and contain a half-mile driving track having a width of fifty-five feet on the back-stretch and sixty feet on the home-stretch. The grounds are equipped with a grand-stand, judges'-stand, press-stand, etc., besides spacious exhibition buildings, and are enclosed by a high and substantial board fence. The park is a mile and three-quarters from the City Hall and is on the line of the Boston & Maine Railroad. Some important trotting meetings have been held here; the track being considered one of the fastest and most reliable in the State.

Another popular resort is Riverside Park, containing thirty acres, and located on the west bank of the Merrimack above Amoskeag Falls and four miles from City Hall. It is well supplied with swings, benches and other facilities for amusement and recreation, and may be reached by the river road or by steamer "General Stark," plying regularly between Manchester, Riverside Park, and Hooksett. The fame and advantages of Lake Massabesic as a pleasure resort are too generally known to require detailed mention here, especially as they are referred to at some length in another portion of this sketch.

THE PRESS OF MANCHESTER.

A detailed and complete history of the newspaper press of Manchester would be practically a history of the town and city for the past half-century, for it was in 1839 that the first newspaper was published here and the history of that and of succeeding journals is so closely identified with that of

the community that it is impossible to treat exhaustively of one without considering the other also. Many publications of greater or lesser note have made their appearance in Manchester since the *Amoskeag Representative* made its initial bow to the public, October 18, 1839, and at the present time there are thirteen regular publications issued in this city, comprising three dailies, seven weeklies, one semi-monthly and two monthlies. Considering the standing of Manchester it seems hardly necessary to say that the local newspapers are intelligently edited, progressively managed, and thoroughly devoted to the advancement of New Hampshire in general and Manchester in particular, for even those who complain that this Republic is a "government by the newspapers" do not deny that in the long run the character of a community is accurately reflected in its newspaper press and hence it is natural that the most important, most wide-awake, and most rapidly growing city in the State should support newspapers second to none in vigor, ability and enterprise. The phenomenal growth of the great metropolitan dailies of late years has made it more difficult than ever to gain and hold prominent journalistic success in any but the very largest cities, and the showing made by the representative papers of Manchester is proof positive not only of determination and zeal but also of exceptional ability on the part of the management.

The *Mirror and American* is by far the oldest established of the daily papers now published in Manchester, the first number of the "*Manchester Daily Mirror*" having been issued October 28, 1850. Joseph C. Emerson was the proprietor, and the seventh number bore the name of F. A. Moore as editor, he being succeeded in that position December 16, 1850, by Edward N. Fuller. The *Mirror* was a morning paper up to Monday, June 23, 1851, when it became an evening publication. The owner, Mr. Emerson, thought there was an opening for a weekly paper, so Saturday, February 22, 1851, the publication of the *Dollar Weekly Mirror* was begun, this being made up from the columns of the daily and having the same editor, who gave up his position in February, 1852, and was succeeded by John B. Clark, October 20 of the same year. The daily and weekly were bought by Mr. Clarke and have been owned and edited by him from that time to the present. In 1863 Mr. Clarke purchased the *New Hampshire Journal of Agriculture* (which had previously absorbed the *Granite Farmer* and the *Farmer's Monthly Visitor*) and combined it with his weekly under the name of the *Dollar Weekly Mirror and New Hampshire Journal of Agriculture*. But this title was too unwieldy for practical use and July 8, 1865, the style *Mirror and Farmer* was adopted and since been retained.

The out-of-town circulation of the *Mirror and Farmer* is especially large, while the *Mirror and American* also has a very wide circulation, the great bulk of which is in Manchester and the immediate vicinity. The *Mirror* very ably supports the principles of the Republican party and discusses both national and local questions in a broad way that makes its opinions respected even by those who differ from the paper in politics.

The *Manchester Union* is the representative Democratic paper of the city, its influence extending throughout the State and becoming more pronounced every year. The *Union* is published morning and evening, and may be said to date its establishment from March 31, 1863, for it was then that the regular daily issue was begun, although the paper had been published daily during political campaigns since 1856. The first paper published in Manchester, the *Amoskeag Representative*, was Democratic in politics, so that that party has been represented here ever since 1839. November 10, 1879, the establishment changed hands, the transaction inaugurating a policy which was destined to have important and gratifying results. The property was bought by Joseph C. Moore, of Lake Village, Stilson Hutchins, of Laconia, and John H. Riedell, of Boston, and July 27, 1880, a stock company was formed with Mr. Moore as president, Mr. Hutchins as treasurer, and Mr. Riedell as secretary. Eleven months afterwards Mr. Riedell sold out to Messrs. Moore and Hutchins, and December 5, 1882, the latter disposed of his interest to Mr. Moore, who thus became sole proprietor of an enterprise of which he had been the leading spirit since his first connection with it.

One of the first acts of the new owners was to establish a morning edition, the *Union* having been an evening paper only up to November 20, 1879, when the alteration was made. Arrangements were perfected to secure the distribution of the paper by means of early trains; the editorial and reportorial forces were materially increased, the telegraphic service was greatly amplified and improved and, in

short, no step was neglected that would be likely to prove of benefit in meeting the competition of the Boston dailies. The general result of these and other measures is familiar to our readers. The growing popularity of the *Union* with the general public and hence with advertisers has caused its enlargement several times, has built up a very large and wide-spread circulation, and has made the *Union* one of the most valuable newspaper properties in New England outside of Boston. The *Union* and the *Weekly Union* each has a distinctive field which it most admirably fills, and the two papers reach every class in the State and are carefully read ; their management being such as to make their influence very strong among those who think for themselves no less than among those who are more rigidly guided by party action.

The Manchester *Weekly Budget* has been conducted since June 16, 1883, at which time it was founded by William M. Kendall, Jr., and David M. Ladd. This publication has been a noteworthy success from the start, it having a very large circulation, and it is said that the paper now reaches every village and school district in the State, with very few exceptions. The *Budget* is independent in politics and is now published by Frank H. Challis, who is also proprietor and editor of the *Daily Press*, an evening paper, Republican in politics, and established March 5, 1888. The *Press* is well gotten-up and ably edited and has proved a most worthy addition to Manchester's dailies. It is steadily gaining in circulation and prestige and has fully earned its now assured position in the journalistic world.

The *Saturday Telegram* is an independent weekly, established October 26, 1889, and published by the Kendall Newspaper Company. Its editorial columns are very attractive, timely topics being ably discussed with an entire freedom from partisan bias. The news columns are carefully edited and the paper appeals especially to those who lack the time to read the dailies carefully but wish to keep fully posted concerning all events of real importance.

Another weekly is the *New Hampshire Catholic*, of which Charles A. O'Connor is editor and proprietor. This was established December 4, 1886, and is an acknowledged leader in its special field.

L'Avenir Canadien is a weekly Democratic paper, and was established September 11, 1888. E. R. Dufresne is editor and proprietor of this publication, which has a large circulation among our French speaking fellow citizens and is a distinct power in the community.

Another French weekly publication is *Le Courrier du New Hampshire*, Republican in politics. C. L. Fitzpatrick is proprietor and Louis Corneau editor. *Le Courrier* was established in 1882, and is now one of the best-known French papers in New England.

The *Germania* is a semi-monthly journal owned and edited by A. W. Spanhoofd. It was established January 1, 1889, and has received substantial support from the beginning.

American Young Folks is a literary monthly, established September 1875, and owned and edited by George W. Browne. Another monthly publication is *Notes and Queries*, established July, 1882. S. C. & L. M. Gould are the editors and proprietors.

PUBLIC BUILDINGS AND INSTITUTIONS.

By far the handsomest and most imposing of Manchester's public buildings is that constructed by the general government for the accommodation of the post office, the United States courts, the internal revenue officers, etc. The structure comprises three floors and a basement and is surmounted by a handsome tower. The building is very substantially made of New Hampshire granite and is well arranged and very commodious, it being 124 feet long and 70 feet wide. It cost $200,000, exclusive of the site, and the entire expense of the work footed up to more than $250,000. The edifice is considered one of the handsomest government buildings in the country, and it contains the post office, the offices of the judge and clerk of the United States court, jury rooms, court rooms, witness rooms, offices of the district attorney, the United States marshal, the collectors of internal revenue, and the pension examiners.

Another fine public building is that built by the city in 1871 for the accommodation of the public library, and since greatly enlarged and improved. The library is one of Manchester's most popular

institutions and the citizens begrudge no reasonable expense to maintain it at the very highest standard of efficieney. The county court house, built by the city in 1868 at an expense of $40,000, still does good service; and among the remaining public buildings may be mentioned the city hall, a police station, substantially made of brick with granite trimmings, in 1885; four engine and hose houses combined, one hose house, one armory, and the city farm and house of correction buildings. The county jail has been located in Manchester since 1863.

The Post Office and U. S. Court House.

One of the most interesting institutions in Manchester, particularly to those familiar with reformatory measures as applied for the reclaiming of juvenile criminals, is the State Industrial School, established in 1855, by virtue of an act of the legislature which authorized the Governor and Council to appoint a board of three commissioners with power to purchase a tract of land and erect buildings thereon to serve the purpose of a "house of reformation for juvenile and female offenders against the laws." The commissioners were duly appointed and chose historic land for the accommodation of the institution, they buying the hundred-acre farm on which once resided General John Stark, paying $10,000 for the property and $1,000 more for ten acres additional shortly afterwards. The building was commenced in 1856, but was not ready for occupancy until two years had elapsed, it being dedicated and occupied May 12, 1858, its cost being $34,000, so that the entire cost of the school was $45,000. The building was nearly destroyed by fire December 20, 1865, and the inmates were removed to the "Stark" house and the "Gamble" house, which had been built at the time of the town's first settlement and were of great historic interest, especially the "Stark" house, but the latter was set on fire during its occupancy as a reform school and burned to the ground,—an irreparable loss which cannot be too greatly regretted. As soon as the old school building could be repaired it was again occupied and is still in use. The management of the institution is in the hands of a board of nine trustees appointed by the Governor, the trustees selecting a superintendent. The farm is quite fertile and affords employment to the most of the inmates of the school, the others being engaged in the manufacture of hosiery. Regular religious services are provided every Sunday and teachers are employed to give instruction in the ordinary English branches five days in the week. This school is located on the east bank of the Merrimack river, about two miles north of the City Hall.

A recently established and thoroughly deserving enterprise of a reformatory nature is that known as the Women's Christian Temperance Union Mercy Home, located in East Manchester. It was opened January 1, 1890, and had its origin in the persistent efforts of the local Women's Christian Temperance Union, aided by the State organization. The fund necessary for its establishment was made up of $5,000 contributed by the State, $500 by the city of Manchester, and a large amount raised by individual subscription. Thus far the Home has more than fulfilled the expectations of its founders, and it is evidently destined to become one of the most powerful reformatory institutions in the State. It is to be materially enlarged and its usefulness will be bounded only by the amount received for its maintenance.

The City House of Correction is associated with the city farm, located on the Mammoth road, and is of the ordinary type of such institutions, it being designed for the reception of persons convicted of minor offenses.

Benevolent and charitable institutions are of no less importance than are reformatory institutions and Manchester does not lack the former any more than the latter, her list of benevolent institutions comprising the Old Ladies' Home, which receives poor and aged Catholic women and can accommodate twenty; St. Patrick's orphan asylum for girls, which cares for nearly one hundred now and has accommodations for double that number; St. Joseph's orphan asylum for boys, which cares for about one hundred and can accommodate three hundred, and the City Missionary Society, which was established in 1850 and keeps a missionary always at work among those needing aid. One of the most practical, valuable, deserving and best-managed of the city charities is that conducted by the Manchester Women's Aid and Relief Society, organized in 1875. This society maintains a hospital at the corner of Willow and Young streets, where the poor and destitute sick are given skillful and tender care, paying patients also being admitted at moderate rates. Until the opening of the Elliott Hospital, in 1890, this was the only hospital in the city, and the value of the service it has rendered can hardly be over-estimated. Local physicians and surgeons have given freely of their time, skill, and in many instances of their money to promote the usefulness of this hospital, and all identified with it may well feel proud of their connection with one of the grandest charities the State has ever seen. It is not the most pretentious enterprises which are the most valuable, and for genuine and modest helpfulness few charitable undertakings in New England can safely challenge comparison with that of the Manchester Women's Aid and Relief Society. Mrs. Aretas Blood is president and Mrs. Olive Rand Clarke is secretary.

THE JAIL.

The Elliot Hospital was opened in 1890, and occupies a commodious building arranged in accordance with the latest ideas of hospital construction. It is delightfully and healthfully located in East Manchester, and was erected from funds bequeathed by Mary E. Elliot. The institution can accommodate forty patients and is designed to be self-supporting, the charges being $10 per week in the wards, and from $15 to $25 in cases where private rooms are occupied. But the trustees make special rates for those unable to pay full prices, and there is a number of free beds, some being provided by the great local corporations and some by public-spirited individuals. Every thing modern science suggests is provided for the well-being of patients, and the corps of physicians and surgeons is constituted of leading practitioners. In short the Elliot Hospital is just such an institution as Manchester has long needed, and its usefulness is not only great already but is bound to steadily increase from year to year. Manchester is a remarkably healthful city, but of course more or less disease is always present to say nothing of those frequent accidents which are unavoidable in a great manufacturing community.

CHURCH AND FRATERNAL SOCIETIES.

Lack of space forbids a consideration of Manchester's early ecclesiastical history, and even were it presented, the introductory portion of it would prove unedifying reading, it having been justly described as a history of contention and litigation which were carried to such an extent as to seriously hinder the settlement of the place. Immediately after the incorporation of Derryfield a movement was made to have a minister settled, but although various men were called to the ministry, it does not appear from the records that any choice was made for some years. The contention and litigation to which reference has been made were due to disagreements concerning the location of the meeting-house chiefly, and it was years before the people had either come to one way of thinking or else agreed to disagree. But for a long time now, Manchester has offered many attractions as a place of residence to the church-goer, for although the church edifices are neither magnificent in design and decoration, nor imposing in size, still they are many in number, convenient in location, and so varied in denomination that adherents of almost if not every form of Christian religious belief may attend services of which they conscientiously approve. The church edifices are twenty-seven in number, notable among them being the house of the First Methodist Episcopal Society, which was the first built by a religious society in the original town, and the house of the First Congregational Society, the first erected in the compact part of the city. Manchester is the home of the Catholic bishop, and his diocese includes the entire State. Twelve of the leading denominations have from one to seven church edifices in Manchester; the list arranged alphabetically reading Advent, Baptist, Catholic, Christian, Congregational, Episcopal, Lutheran, Methodist, Presbyterian, Swedenborgian, Unitarian, and Universalist.

Elliot Hospital.

Mr. John B. Clarke, in his interesting history of the city, remarks: "Manchester is a city adapted by the conditions of its birth and growth to the element of secret societies," and that such is indeed the case is indicated by a recent estimate which gives ninety per cent. as the proportion of male adults belonging to one or more of the various secret orders having lodge-rooms in town. The first lodge of Free Masons was instituted in Manchester in 1845, but the first lodge of Odd Fellows was of even earlier origin, it being established in 1843, and being the second instituted in New Hampshire,—the first having been established in Nashua three months before.

The more modern fraternal organizations are also well represented here, among them being the Knights of Honor, Knights and Ladies of Honor, Royal Arcanum, Knights of Pythias, Improved Order of Red Men, United Order of the Golden Cross, Ancient Order of United Workmen, Ancient Order of Foresters, United Order of Pilgrim Fathers, Provident Mutual Relief Association, Order of the Iron Hall, and many other of the so-called "endowment" societies, American Legion of Honor, Sons of St. George, and many societies not commonly classed as fraternal and yet of a more or less fraternal

character, such as the Grand Army of the Republic, Louis Bell Post No. 3, Manchester War Veterans, Sons of Veterans, Turn-Verein and other German societies, several boat clubs, a bicycle club, various temperance clubs, musical societies, debating societies, shooting clubs, and a large number of military organizations.

MANCHESTER AS A PLACE OF RESIDENCE.

Few stronger claims can be made in behalf of a city or town as a place of residence than that it is healthful, for after all is said and done the fact remains that health is the greatest of blessings, and even those who are careless of their own physical well being will hesitate long before deciding to

UNION STREET, FROM HANOVER, LOOKING NORTH.

bring up their children under unfavorable hygenic conditions. Factory towns are proverbially unhealthy, and a stranger would naturally assume that Manchester, being a factory city, would show a high death-rate, not only because the ordinary manufacturing city is unhealthfully located, but also because a large proportion of the inhabitants of such a city live in disease-inviting quarters. But neither of these conditions is met with in Manchester. The city is on high land admirably adapted to a perfect system of drainage; the dwelling houses are, as a rule, built separate, giving an abundance of light and air on all sides; there is a bounteous supply of pure water; the climate as a whole is agreeable, especially when compared with that of other New England cities; and there is a board of health empowered to take even radical measures if necessary, and very active and efficient in the discharge of its responsible and oft-times delicate duties. And when it is understood that Manchester's population is superior to the average in point of intelligence, and that local manufacturers in general, and the great corporations in particular, fully appreciate the importance of making careful provision for the maintenance of the health of their employees, it will not be thought surprising that the death-rate for the past year was but about 18 per thousand, as compared with the 23 per thousand of Boston, which is looked upon as a very healthful city, and yet for the past ten years has had a death-rate averaging 23.45 per thousand.

Manchester offers solid advantages to the wage earner in the line of remunerative employment as well as in that of healthful living, for it is a fact that nowhere are more amicable relations maintained between capital and labor, and statistics show that employment is constant and that labor earns greater rewards here than in any other manufacturing city in the world; while on the other hand, the corporations are usually able to pay good dividends, and that, too, in spite of pursuing a liberal policy towards the community and towards employees. An agent of the department of labor of the national government, who spent a number of weeks in the homes of Manchester operatives in order to obtain information to be used in connection with the census of 1890, made a statement which will prove both pertinent and interesting in this connection:

RESIDENCE OF MR. E. M. SLAYTON.

"Manufacturing life in Manchester was a great revelation to me. I was very agreeably surprised to find such intelligent and happy-looking operatives. My work has taken me among the operatives themselves, in their homes, and the condition of the mill employees in Manchester is better than I have found elsewhere. One only needs to walk and meet the returning streams from the mill to see what respectable, orderly operatives are to be found in the factories; no unseemly conduct, no disorder on the street; neat-looking garments are the rule.

"The corporation tenements demonstrate that their owners have a sense of responsibility, a regard for the condition of the homes in which the operatives live. The tenement houses, instead of being great, ill-shaped, rambling structures, are solidly built, and, as a rule, have never more than three families to one entrance. An effort seems to have been made to secure the privacy of family life, which is so essential to happiness. The presence of a front-door bell is of itself a mark of civilization, and private entrances for each family are very general. I find that special attention has been paid to the important matter of drainage. As a rule, the sanitary condition of the tenements is good, and the operatives themselves are extremely desirous of obtaining the advantages which they recognize the tenements afford, as they informed me that instances are common where applications are made for two or three years before the applicant succeeds in obtaining possession of a tenement. Shady yards and well-kept sidewalks are particularly attractive to those who have been accustomed to the bareness of tenement districts in other places.

"The agents of the mills seem fully to appreciate the importance of good sanitary conditions as regards both the health and the working capacity of their employees. In all of the mills I find great attention has been paid to this matter. The consequence is that the mills themselves are as comfortable working places as the nature of the occupation will possibly admit. The agents seem to be

acquainted with the family and circumstances of many of the operatives. They themselves overlook the excellent boarding-houses and in every way show a sense of responsibility toward their employees."

Such favorable testimony from one who is not only unprejudiced but is entitled to be classed as an expert witness concerning labor matters shows that Manchester is an excellent place to live in and to work in, and tends to explain the remarkably rapid and constant increase in its population which has been and still is so pronounced a feature of its development, and has firmly established Manchester

PEMBROKE BLOCK, ELM STREET, CORNER MERRIMACK STREET.

at the head of the list of northern New England cities. This increase of population is sure to continue, first, because the most intelligent wage-earners are attracted here, and second, because the industrial possibilities of Manchester have as yet but begun to be developed. The present decade is unquestionably destined to be one of unexampled progress along all the lines of industrial activity. The electrical transmission of power will bring about many radical changes in manufacturing methods; the substitution of petroleum for coal as fuel is plainly indicated by the results of the experiments now making at Lowell by one of the great mill corporations; the constant improvements going on in methods of generating and utilizing steam—all these and many other "signs of the times" point to the attainment of results as far superior to those which have preceded them during the past decade as they were to those taking place during the ten years from 1870 to 1880.

Manchester will profit greatly by these new discoveries and improvements on existing methods. New England capitalists are beginning to take advantage of New England opportunities; the wealth amassed in the East is no longer monopolized, and in many cases lost to its original owners, in the building up of the West, and New England in general, and New Hampshire in particular, and Manchester especially, is going to make a record during the last years of the present century that will

cause our western friends to rub their eyes and confess that the "slow going East" can move rapidly enough, now that her men of affairs realize that enterprise, like charity, finds its most valuable and productive fields at home.

The development of Manchester has thus far been brought about by individual enterprise, and the fact that the population has nearly doubled and the valuation has much more than doubled during the past score of years shows that the organization of a board of trade, in 1890, was not called forth by a recognized and imperative need of restoring waning fortunes, but, on the contrary, was the outcome of a general conviction that Manchester offers a most attractive and inexhaustible field for the operations of responsible manufacturers and merchants, and that there is room here for all having the requisite experience, ability, capital and integrity to carry on legitimate business in a legitimate manner.

A city that gained more than 9,000 in population during the decade from 1870 to 1880, and nearly 12,000 during the decade from 1880 to 1890, simply on account of natural advantages, unaided by organized effort to call attention to them, cannot fail to advance more rapidly than ever now that steps have been taken to make widely known her many attractions, and it is a safe prophecy to make that, populous and wealthy as is the Manchester of 1891, when compared with the Manchester of ten years ago, the progress made during that period will be far surpassed by that that can be pointed to when the opening of the twentieth century finds the city wonderfully extended and wonderfully improved in every way,—a worthy metropolis of a State that has quickly recovered from long years of neglect and taken the prominent position to which its many advantages entitle it in a union of States far more powerful, populous and cultured than any other nation of ancient or modern times.

RAILWAY FACILITIES.

Although Manchester is not a great railway centre and certainly does not owe her supremacy among New Hampshire cities to the superiority of her transportation facilities, still these are as a whole excellent and have within them the possibility of almost indefinite expansion at comparatively moderate expense.

The Concord & Montreal Railroad is the oldest and by far the most important of the four lines of railway entering the city. Under the name of the Concord Railroad it was opened from Nashua to Manchester July 4, 1842, and was extended to Concord by the following September. This railway is the direct line to the New Hampshire Lake and the White Mountain regions, and to northern New York, Vermont, Montreal, Ogdensburg and the Great Lakes, so that the passenger traffic is very large at all times and during the vacation season reaches enormous proportions. The Concord & Montreal Railroad extends from Nashua to Groveton Junction, a distance of 181 miles, and at that point connection is made with the Grand Trunk Railroad, but for all practical purposes the line may be said to extend from Boston to Montreal, for passengers are carried from one city to the other without change of cars and without delays, daily express service being maintained.

The Concord & Montreal Railroad runs along the left bank of the Merrimack in passing through Manchester, so that its general direction is north and south, and it makes junction here with three branch roads, of which the Concord & Portsmouth enters the city from the northeast; the Manchester & Lawrence from the southeast, and the Manchester & North Weare from the northwest.

The Concord & Portsmouth road had its origin in 1850 when a railway was built from Portsmouth to Candia, Suncook, and Concord. The line did not pay, so the track from Candia to Concord was abandoned, and one to Manchester built; the expedient having the desired effect of making the road profitable.

The Manchester & Lawrence Railroad was opened in 1849, and extends from Manchester to Lawrence, Mass., a distance of twenty-eight miles. It is a part of the Boston & Maine system.

The Manchester & North Weare Railroad extends from Manchester to North Weare, a distance of nineteen miles, and is operated by the Concord & Montreal Railroad. As originally built, in 1849-50, the line reached as far as Henniker, but the rails between North Weare and that point were torn

up in 1858 by the owners of the railway and have not as yet been replaced, but strong efforts are now making to have the rails restored; Mayor Knowlton called especial attention to the matter in his inaugural of January, 1891, and it is probable that the work will be done in the near future. The Mayor also urged the building of a long-contemplated line known as the Manchester & Fitchburg Railroad. The financial success of such a road would seem to be ensured, and it would surely benefit not only both terminal cities but also all the section of country through which it would pass. The freight rates to and from Manchester are practically identical with those of Boston, and both the freight and the passenger services are prompt, frequent, comprehensive and reliable. The following list of distances will be of service in establishing Manchester's location as regards other cities: Keene, N. H., being distant by rail 50 miles; Dover, N. H., 43 miles; Concord, N. H., 18 miles; Nashua, N. H., 17 miles; Worcester, Mass., 62 miles; Boston, Mass., 57 miles; Portland, Maine, 90 miles; Burlington, Vermont, 188 miles; Montreal, Quebec, 275 miles; Albany, N. Y., 218 miles; New York City, 254 miles; Washington, D. C., 479 miles; St. Paul, Minn., 1,500 miles; St. Louis, Missouri, 1,380 miles; New Orleans, La., 1,246 miles; San Francisco, Cal., 3,500 miles.

MANUFACTURING INTERESTS.

As the city of Manchester owes its preëminence and in fact its very existence to the industries which are carried on within its limits, a brief review of the more prominent of these is essential to a proper presentation of the story of the community and is indispensable to an understanding of what may reasonably be expected in the line of future development.

It has been said, "A review of the inception and progress of manufacturing in Manchester is practically a presentation of the growth of the city itself, as Manchester and her manufacturing interests are one in years, and the history of one is substantially the history of the other," and this is just about the truth of the matter, for although manufacturing was largely carried on here for some years before a city charter was adopted, the age of "Manchester" and of local manufactures are almost exactly identical, for the first cotton mill was started in 1809, or only a year before the changing of the name from Derryfield, bringing to mind merely a pasture field for cattle, to Manchester — a name inseparably connected then and now with great manufacturing interests.

In another place in this history reference has been made to the establishment of New Hampshire's first cotton mill at New Ipswich in 1803, and also to the opening of a cotton factory in 1809 at Amoskeag Falls, in what was then Goffstown, by Benjamin Pritchard who was also the founder of the New Ipswich factory. The necessity of increasing the financial backing of the enterprise caused Mr. Pritchard and his three associates to bring about the organization of a stock company, which was originally known as the Amoskeag Cotton and Wool Factory, but was finally incorporated under the title of the Amoskeag Cotton and Woolen Manufacturing Company.

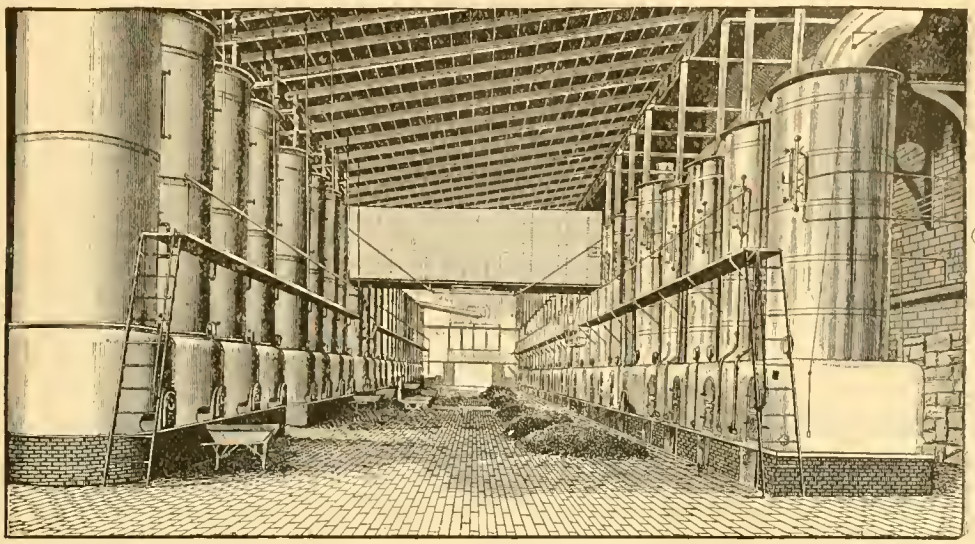
During the year 1826 the old mill was enlarged, two other mills were built, and the manufacture of sheetings, shirtings and tickings was fairly begun. These goods soon gained a very high reputation throughout the country as they, and particularly the tickings, were of more uniformly superior quality than any that had previously been manufactured in America.

But the very ability and experience of those who had carried on the undertaking thus far organized as a joint-stock company, convinced them that it was absolutely necessary to very largely increase the capital invested and to make radical changes in methods of management, if the resources at hand were to be fully and promptly developed, and so the necessary steps were taken to secure from the State Legislature a charter authorizing the formation of the Amoskeag Manufacturing Company with a capital of one million dollars.

The directory of the company had some very comprehensive ideas touching the ultimate development of local resources, and in the main these ideas were adhered to in the administration of affairs, the results being highly advantageous to the community in general as well as to the company itself. The title to land on both sides of the Merrimack was bought, but by far the greater part of the terri-

tory purchased was on the east or left bank of the river, experts having decided that here were the best sites for mills and the best locations for canals.

The Hooksett Manufacturing Company was consolidated with the Amoskeag Company in 1836 and in 1837 the Concord Manufacturing Company was taken in. By these and other transactions the way had been prepared for an almost boundless expansion of the Amoskeag Company's affairs, for the corporation finally held a clear title to all the Merrimack water power from Manchester



Boiler Room of Amoskeag Manufacturing Company.

to Concord, and all the Manchester land bordering on the Merrimack available for mill sites. Thus the company held the future of Manchester very largely at its disposal, for the development of the region might be greatly hindered, if not stopped altogether, by a "dog in the manger" policy, while on the other hand, the company was in a position to quickly build up a flourishing, healthful, rich and beautiful town and city if it were so disposed. Fortunately it was, ever has been, and still is disposed to do "the right thing," and the single fact that Manchester owes most of her public parks and many of her sites for school-houses and other public buildings to the liberality and foresight of the directory of the Amoskeag Manufacturing Company, goes far to demonstrate the generosity and wisdom of the corporation's policy.

After securing control of water power and of available land the company went actively to work to improve the former, the first operation being to greatly strengthen the wooden dam at Amoskeag Falls so that it would serve as a coffer dam during the building of a stone structure. This was a wing-dam with guard-locks on the east side and was finished in 1840. Canals were built during 1838–40, and various buildings erected, among them being what were then known as number one and number two mills of the Stark corporation, these being built in 1838 and 1839 and being the first mills on the east side of the Merrimack. The Stark Mills Company was incorporated in 1838 and bought a mill site and privileges from the Amoskeag Company, which also built the factories utilized by the new corporation. Our limited space forbids our dwelling upon the details of development, suffice it to say the management of the Amoskeag Company realized what the future demands of the community were likely to be and made arrangements accordingly.

In 1874 the name of the company was changed to the Manchester Mills, this title being still retained. The business is divided into two sections,—known as the manufacturing department and the printing department—and is one of the largest and best-arranged of the kind in the world. The

products of the manufacturing department include prints, figured cotton, worsted dress goods, cashmere, "jacquard" fancy goods, alpacas, cotton and worsted poplins. Employment is given to 2,500 operatives, and the plant of machinery comprises 74,000 cotton and 18,000 worsted spindles, 1,150 cotton and 2,000 worsted looms, on which are woven 250,000 yards of cotton cloth and 310,000 yards of worsted cloth weekly; the pay roll for that period amounting to $16,000.

The products of the printing department are lawns, furniture crètonnes, foulards, satines and fancy prints. There are 900,000 yards of cloth printed weekly at an expense for wages of $4,300, employment being given to 500 assistants. During the twenty years ending with 1889 no less than 626,283,795 yards of cloth were printed, and the present annual average ranges from 42,000,000 to 45,000,000 yards.

Next in importance, as regards the amount of capital invested, to the Manchester Mills, is the Amory Manufacturing Company, it having a capital of $1,350,000. This company was chartered in 1879, and is engaged in the manufacture of fine sheetings and jeans. The machinery includes 101,760 spindles and 2,576 looms, and the production of cloth per week amounts to about 448,000 yards; employment being given to 1,200 operatives and $8,000 being paid out in wages weekly.

The Stark Mills are a very close second to the Amory Manufacturing Company, considered from the standpoint of amount of capital, that of the Stark Mills being $1,250,000. The products are sheetings, drillings, cotton duck, and seamless bags, the latter being woven "all in one piece" by wonderfully ingenious and yet simple machinery. There are 80,000 spindles and 2,500 looms operated, and 500,000 yards of cotton cloth are woven weekly. Employment is given to 1,650 assistants and the weekly pay roll is $19,000.

The Devonshire Mills carry on an enterprise of quite a different character from any yet mentioned, they being engaged in the manufacture of cassimeres, cloakings and woolen dress goods. The amount of capital invested is $100,000, and 13 sets of machinery are operated, 350,000 yards of cloth woven annually and 130 operatives employed, they being paid $58,000 per annum, and the value of the annual product being $338,000.

As we have given figures concerning the present standing of all of Manchester's textile manufacturing establishments excepting those carried on by the Amoskeag Manufacturing Company, we may properly here call attention to the latter, and thus give another exemplification of the thread-bare old saying, "the last shall be first," for it is most certainly first in the present instance. The productions of the Amoskeag Manufacturing Company are tickings, denims, stripes, cotton flannels and ginghams, and the amount of capital invested reaches the enormous sum total of $4,000,000, or nearly as much as that of all the other textile manufacturing concerns combined. The number of spindles is 238,040, the number of looms is 9,000, and motive power is provided by twenty-two turbine wheels and five steam engines, the aggregate power of the latter being 6,000 horse. Employment is given to 4,000 females and 3,000 males, and the weekly pay roll amounts to $50,000. There are 1,750,000 yards of cotton cloth woven weekly, and the company pays nearly $100,000 per annum for taxes.

Even from the few and condensed facts we have given concerning the cotton and woolen mills of Manchester one may see that this community would be sufficiently numerous and wealthy to form a large and important city even if it contained no other manufacturing establishments, for the local cotton and woolen mills afford employment to nearly 13,000 persons and pay them $100,000 per week or $5,200,000 every year. The aggregate of the capital invested is $8,700,000, and some idea of the enormous productiveness of the machinery utilized may be gained from the fact that not far from 100,000 miles of cloth are turned out in a single year, or in other words, enough to encircle the earth four times at the equator.

And yet the manufacture of textile fabrics is but one of many branches of industry successfully carried on here; among the other prominent manufactures being the production of paper, locomotives, steam fire engines, iron and wood working machinery, knitting machines and knitting machine needles, hosiery, card clothing, harnesses, fliers, reeds, bobbins, spools, shuttles, packing boxes, blinds, sashes, doors, brackets, stair rails, tables, chairs, mattresses, trunks, carriages, roll skins, shoes, brushes, pottery, blank books, spokes, base-ball bats, axe handles, soap and other equally indispensable commodities.

Aside from the great cotton and woolen manufacturing establishments, one of the most extensive and complete manufacturing plants in town is that operated by the Manchester Locomotive Works, incorporated in 1854, with a capital of $300,000. This company manufacture locomotives, steam fire engines, hose carriages, boilers, and iron and brass castings, and utilize seven shops which are equipped with three Corliss engines of 200 horse power. Employment is given to 500 hands, and the annual pay roll amounts to $192,000.

The S. C. Forsaith Machine Company have a capital of $275,000, and carry on operations on a very large scale. They manufacture mill machinery and machinists' tools, and employ 110 assistants to whom they pay $72,000 annually. Other machine shops and foundries are carried on by the Beaudry Edge Setting and Heel Burnishing Machine Company; Charles H. Hutchinson; George A. Leighton, Libby & Co.; and David B. Varney, and extensive needle works are conducted by the William Corey Company. Paper manufacturing is becoming a very important industry here, and the concerns now engaged in it are the P. C. Cheney Paper Company and the Amoskeag Paper Mills Company. The former was incorporated in 1878 and has a capital of $100,000. The products comprise card middles, buff and white papers for card and glazed paper, news and wrapping papers and sulphite fiber. Employment is given to 200 hands, and $90,000 is the amount annually paid as wages; the products during the same period being 4,000 tons of paper and 4,000 tons of wood pulp, dry weight.

The Amoskeag Paper Mills Company was incorporated in 1887, with a capital of $200,000, and is engaged in the production of white and tinted book paper and fine news paper. Employment is afforded to seventy assistants, and the annual pay roll is $31,200. The annual product amounts to about 3,130 tons.

A. P. Olzendam & Son's Hosiery Mills are carried on with a capital of $160,000, and this enterprise has for many years been a representative Manchester undertaking. The plant of machinery in use includes fourteen jacks, twelve cards and 300 knitting machines, and the annual product is sufficient to provide about three pairs of hose to every man, woman and child in the country, it amounting to 15,600,000 dozen pairs. Employment is given to 200 operatives, and the annual pay roll foots up to $72,000.

Another large knitting concern is the Everett Knitting Works, organized in 1887, and having a capital of $50,000. Employment is given to 125 assistants, $33,800 are paid out annually in wages, and the product amounts to 25,000 pair of ladies' and gentlemen's shirts and drawers.

A very large shoe factory, located in East Manchester, is operated by the Kimball Brothers Shoe Company, the premises being leased from the Manchester Shoe Manufacturing Company. They have been greatly enlarged since their completion and the factory is now one of the largest as well as one of the most perfectly arranged in the State.

Considering the paramount importance of local textile manufacturing interests, it is not surprising to learn that the production of bobbins, shuttles and spools is a famous Manchester specialty, one concern, the James Baldwin Company, turning out 36,000 shuttles, and 3,900,000 bobbins annually; and employing 150 assistants at an expense of $60,000. In fact wood-working in general is largely carried on here, and a very extensive lumber trade is also transacted, as the timber country is easily accessible and the facilities for reception and distribution are excellent. More than 50,000,000 feet of lumber is handled every year and the business is steadily growing.

The mercantile interests of a city of nearly 50,000 population would be of very considerable magnitude even were no great amount of outside trade carried on, but when, as is the case with New Hampshire's metropolis, the city is very favorably and widely known as a distributing centre, the natural result is a stimulation of commercial interests until local merchants are excellently well prepared to not only meet outside competition, but to "carry the war into Africa" by offering advantages which enable them to build up their trade throughout adjacent sections. The abundant prosperity of Manchester's wholesale and retail stores is indicated in many unmistakable ways: by the roominess and fine equipment of the premises occupied, by the magnitude and character of the stocks carried and by the large number of assistants employed and the high aggregate of their wages, it

having been estimated after very careful and exhaustive inquiry in 1890, that in the city of Manchester there are employed about 10,000 persons of each sex who earn about eight and one-half millions of dollars annually. The following summary of the business houses of the city, made in 1890, will prove of interest and of value as a matter of record if nothing more:

Dry goods stores, 19; fancy goods stores, 25; millinery stores, 23; ready-made clothing and furnishing goods stores, 18; merchant tailors, 17; remnant stores, 2; furniture, china ware and crockery ware stores, 13; wood, coal, and ice dealers, 39; house and sign painters and paper hangers, 29; frescoers, 2;

Elm Street at Corner of Hanover.

masons and plasterers, 25; granite and marble working firms, 10; newspaper a job printing establishments, 10; confectionery and fruit stores, 22; bakeries, 21; groceries, 95; fish and meat markets, 10; flour and grain stores, 13; wholesale meat and provision stores, 8; produce stores, 11; shoe manufacturing concerns, 1; boot and shoe stores, 31; rubber and shoe finding stores, 2; book and stationery stores, 6; book binderies, 3; music stores, 9; livery stables, 22; plumbing establishments, 10; hardware stores, 3; brass foundry, 1; blacksmith shops, 23; hair dressers, 42; jewelers, clock and watch dealers, etc., 13; laundries, 16; bottling works, 5; stove and tin ware stores, 10; variety stores, 12; insurance houses, 23.

Other business interests include architects and civil engineers, 11; auctioneers, 7; art needle-work and embroidery, 1; bonnet bleachery, 1; blueing manufacturers, 3; bands and orchestras, 7; billposters, 1, employing 3 males; express companies, expressmen, and teamsters, 19, employing 46 males; brokers, 4, employing 6 males; clairvoyants, 4; milk dealers, 28; creamery, 1; attorneys at law, 50; constables, 3; coroners, 2; conveyancers, 1; eating-houses, 18; engravers, 2; florists, 5, employing 14 males, 3 females; fancy costumer, 1; hairworkers, 2, employing 1 male, 2 females; hatter, 1; opticians, 6; house-furnishing goods, 5; installment house, 1; intelligence offices, 4; junk dealers, 4; repair shops, 6; monumental designers, 1; pension examiners, 1; pension solicitors, 4; passenger ticket agencies, 4; physicians, 69; piano movers, 2; picture frame manufacturers, 6; real estate agents, 11;

soap manufacturers, 3; pottery works, 1; sheriffs, 4; tea stores, 2; traders' protective agency, 1; undertakers, 9; veterinary surgeons, 6; builders and contractors, 49; cooperage, 2; carpet dealers, 3; hotels, 20; harness-makers, 9; upholsterers, 4; sewing-machine agencies, 6; dentists, 20; dyers, 3; photographers, 12; butchers, 8; dealers in tobacco and cigars, 350; boarding-houses, 123; dress-makers, 161.

THE BANKING FACILITIES.

The more closely the history of Manchester is studied the more fully does the student appreciate the wonderful rapidity of the city's growth, and by nothing is its phenomenal development more clearly and impressively shown than by the story of the establishing and building up of the banking facilities. Half a century ago there was nothing resembling a bank in Manchester,—to-day there are five banks of discount and deposit whose aggregate capital is three-quarters of a million, and six savings banks holding deposits considerably exceeding fifteen millions of dollars and having guarantee funds whose aggregate is about $900,000. Manchester's financial institutions are second to none in New England as regards solidity and efficiency, and their record fairly entitles them to a generous share of the credit due to the men and the enterprises which have developed Manchester from an obscure town to the metropolis of New Hampshire within the memory of many who had arrived at man's estate before the work was fairly begun.

Those conversant with the early history of the Amoskeag Manufacturing Company do not need to be told that the management showed an earnest desire to attract a superior class of operatives and pursued a policy as far-sighted as it was broad and liberal, it having for its object the advancement of the welfare of the entire community as is evidenced by such acts as the gift of lands for public parks, the providing of comfortable and home-like tenements, the establishment of a free library, and the carrying out of other projects of a kindred character. Hence it is not to be wondered at that the Amoskeag Manufacturing Company should have been the first to provide the community with banking facilities. The company did not open a regular bank but simply inaugurated a system by which such of its employes as chose could entrust their savings to the corporation; the object being to encourage thrift and to guard the operatives against loss by theft or fire. This business was in charge of the paymaster, and no particular investments or loans were made on account of the deposits, the service being offered as an accommodation merely, and not on account of the profit that might result from it. The company began to receive deposits in 1842 and continued to do so until September, 1856, when the service was given up as the existence of local savings banks did away with the necessity for it.

The first regular banking institution opened in this city was the Manchester Bank, chartered under State laws in December, 1844, and organized in 1845. Business was begun September 2, 1845, the original capital being $50,000, which was increased to $125,000 in 1852. This bank stopped doing business in 1866 after a very successful career. The semi-annual dividends averaged about four per cent. The business of the old Manchester Bank did not really stop, but rather was transferred to the Manchester National Bank, which was organized in April, 1865, and began operations the same year with a capital of $100,000, which was increased to $150,000, April 2, 1872.

The national banks are: The Amoskeag, Moody Currier president, George B. Chandler cashier; The First National, Frederick Smyth president, Charles F. Morrill cashier; The Manchester, Nathan Parker president, Walter M. Parker cashier; The Merchants, James A. Weston president, Daniel W. Lane cashier; The Second National, Aretas Blood president, Josiah Carpenter cashier. Although this completes the list of Manchester's national and savings banks, it would be quite incorrect to assume that exhaustive mention has been made of the financial facilities of the city, for very valuable service is also offered by the four well-established trust and investment companies doing business here, their aggregate capital being $1,300,000. New Hampshire Trust Company, branch office in Boston; organized, 1885; president, James A. Weston; vice-president, Charles H. Bartlett; treasurer, Hiram D. Upton. Granite State Trust Company, organized 1887, capital $100,000, deposits $200,000, assets $312,000; president, James F. Briggs; vice-president, Alpheus Gay; treasurer, Alonzo Elliott. Union Trust Company, president, J. L. Hosmer; manager and treasurer, George H. Stearns. Kimball-Champ Investment Company, George E. Gage manager.

There are six savings banks in the city: The Amoskeag, Moody Currier president, Henry Chandler treasurer; The Guaranty, John M. Parker president, James A. Weston treasurer; The Manchester, Daniel Clark president, Walter M. Parker treasurer; The Mechanics, Henry E. Burnham president, Josiah Carpenter treasurer; The Merrimack River, Frederick Smyth president and treasurer; The Peoples, Person C. Cheney president, George B. Chandler treasurer.

Barr & Clapp Block, West Manchester.

The savings banks of Manchester are worthy of much more extended mention than the limits of space enable us to give them, not only on account of their own intrinsic importance but also because an adequate history of their origin and development would include a consideration of the great industries from which comes by far the larger part of the money deposited in their custody.

It is obvious that savings banks must be sensitive and accurate indicators of the condition of business and of the general habits of the community to which they appeal for support, for certainly savings will not increase when "hard times," oppress a people, and certainly the amount of thrift possessed by a community can be closely gauged by the advantage taken of the facilities offered for money saving.

The citizens of Manchester may confidently challenge the closest investigation of their savings banks and of the popular support they receive, for these institutions are as sound and as ably conducted as any in the country, and some idea of the eagerness with which the facilities they offer are availed of and of the general prosperity of the people may be gained from the fact that the aggregate deposits exceed $15,000,000,—a truly wonderful showing when the population of Manchester is considered, for if equally divided this sum would represent a deposit of about $340 by every man, woman and child in the city! It is doubtful if another city in the world can parallel this condition of affairs, which tells better than words can of the opportunities for remunerative employment, and comparative lowness of living expenses, and the industry and thrift of the people.

It will be seen that ample opportunity is given for the investment of large as well as small sums, so that the residents of Manchester need not go away from home in order to profit by all the advantages offered at an important financial centre. There are two local loan and building associations which render very valuable aid to those wishing to construct homes of their own, and which, although of comparatively recent establishment, have already aided materially in the building up of the city.

Granite Street, West Manchester.

The Manchester Building and Loan Association was incorporated in 1887, and its standing in 1890 was as follows: shares issued, 2,400; loans on real estate, $53,700. President, H. C. Canney; vice-president, Albe C. Heath; secretary, E. J. Burnham; treasurer, Frank M. Rollins.

The Granite State Provident Association was organized in 1887, and its 1890 standing was as follows: shares issued, 43,078; assets, $200,000; president, George P. Stewart; vice-president, Philip Carpenter; treasurer, Charles J. Lord; secretary, E. Burlingame.

Although insurance companies are not generally classed with financial corporations, still the relation the former bears to the latter is sufficiently intimate to warrant insurance and financial enterprises being spoken of in the same chapter and this is all the more fitting in the case of Manchester's companies from the fact that her insurance corporations are as sound and reliable as are her banking institutions,—and a higher standard could not be possibly reached.

The New Hampshire Fire Insurance Company was incorporated in 1869, it being the first stock insurance company ever organized in this State. The original capital was $100,000; and was increased to $200,000 in 1872, to $250,000 in 1874, to $500,000 in 1882, and to $600,000 in 1888, and to $700,000 in 1891. James A. Weston is president, John C. French is vice-president and secretary, George B. Chandler is treasurer, and William H. Berry is assistant secretary.

The People's Fire Insurance Company was incorporated in August, 1885, and commenced business the following November, with a capital of $100,000 which was increased to $250,000 in 1886, and to $350,000 in 1890. Joseph C. Moore is president, George W. Weeks is vice-president, Charles F. Morrill is treasurer, Stephen B. Stearns secretary, and William H. Goggin assistant secretary.

Both these companies have become very generally and favorably known in every section of the country. As all the leading companies are represented in Manchester, property owners have no difficulty in obtaining dependable insurance to any reasonable amount on the most favorable terms; the abundant supply of water and the efficiency of the local fire department both operating to keep rates at the very lowest point. Although the experience of Boston and of Lynn in 1889 (to go no farther back) shows that extensive conflagrations will occur in spite of the efforts of thoroughly drilled firemen, still the residents of Manchester have excellent reason for the confidence they feel in the safety of their city, for no really great fire has as yet visited Manchester and the city was never better prepared than now to subdue the most dangerous conflagrations.

MANCHESTER BOARD OF TRADE.

The Board of Trade has a membership of about 300, and includes the most prominent individuals and firms in all branches of manufacture and commerce. Although formed but little over a year ago, the Board is already thoroughly organized and has made its influence felt so materially as to indicate that the most sanguine hopes of its founders will be justified by the practical results accomplished.

Its membership comprises the leading business men of the place, and it has already issued a very attractive pamphlet, to which we are indebted for many of our statistics.

The officers are as follows: president, George B. Chandler; vice-presidents, Person C. Cheney, Herman F. Straw; treasurer, Henry Chandler; secretary, Herbert W. Eastman; directors, George B. Chandler, Frank Dowst, John B. Varick, Hiram D. Upton, John C. French, Andrew Bunton, Frank M. Gerrish, Edward M. Slayton, Frank P. Carpenter.

MEMBERS.

Abbott, Jacob J.
Abbott, O. D.
Abbott, William B.
Adams, Charles A.
Africa, Walter G.
Allen, F. S.
Anderson, Carl W.
Archambeault, J. B.
Austin, Flint & Day
Bartlett, Charles H.
Bartlett, Gay & Young
Bartlett, John P.
Barton, Otis
Batchelder, George W.
Batchelder, R. N.
Beach, John T.
Blanchet, George
Bodwell, Loring B.
Bosher, George F.
Bourne, S. N.
Bourassa, Frank E.
Briggs, James F.
Bruce, William S. B.
Bryson, John
Buck, William E.
Bunton, Andrew
Burlingame, E. E.
Burnham & Brown
Campbell, A. S. & Co.
Campbell, Z. F.
Carpenter, Frank P.
Carpenter, Josiah
Cashman, John
Cavanaugh Brothers
Chalifoux, A. A.
Chalifoux & Co.
Challis, Frank H.
Chamberlin, M. S.
Chandler, George B.
Chandler, Henry
Chandler, John M.
Chandler & Co.
Chenette, F. X.
Cheney, Charles W., Jr.
Cheney, Frank P.
Cheney, Person C.
Cheney, Shurtleff & Cheney
Clapp, Allen M.
Clark Brothers
Clarke, John B.
Cleworth, John
Clough, Lewis A.
Clough, Lucien B.
Clough & Co.
Coburn, E. R. & Co.
Colby, Frank P.
Colby, L. W.
Colby, N. H.
Collins, Thomas F.
Connor, Daniel
Connor, Maurice J.
Connor, Michael
Corey, William
Corning, A. M.
Cox, Charles E.
Cross, David
Currier, Moody
Curtis, S. F.
Cushman & Hardy
Daniels, A. H.
Daniels, Joel
Dean, Benjamin C.
Dearborn, J. H.
DeCourcy & Holland
Devine, P. A.
Dodge, Charles E.
Dodge, George W.
Dodge & Laing
Dodge & Straw
Donahoe, James T.
Dow, Frederick C.
Drake & Parker
Drew, William E.
Dunlap, Fred T.
Dunlap, John A.
Eager & Rand
Eames Brothers
Eastman, Allen D.
Eastman, A. M.
Eastman, George S.
Edgerly, Clarence M.
Ellinwood, John G.
Elliott, Alonzo
Fairbanks, H. B.
Faucher, H. I.
Fellows, Ira P.
Felton, S. A. & Son
Ferren, Eben
Fifield, Tilton F.

Fish, Charles H.
Fitts, Frank W.
Fontaine & Paris
Foster, Gust
Fradd, Horatio
Freeman, William J.
French, John C.
Gadbois, A. L.
Gage, George E.
Gallagher & Mara
Gay, Alpheus
Gazaille, Henri
Gerrish, Frank M.
Gervais & Co.
Goodman, William P.
Grenier, Abraham G.
Grenier, Philip F.
Griffin Brothers
Hale, Arthur H.
Hale & Whittemore
Hall, John B.
Hall, Nason H.
Handy, John B.
Hardy & Co.
Harley & Robbie
Harrington, Patrick
Hayes, Charles C.
Hayes, John & Co.
Hazen, Charles
Head & Dowst
Healy, Daniel F.
Heath, H. W.
Heath, Robert
Herrick, H. W.
Hickey, Thomas
Higgins Brothers Co.
Higgins, Freeman
Higgins, George F.
Hill, Bushrod W.
Hobbs, Edwin H.
Hodge, Jeremiah
Hoitt, Charles A.
Holmes, H. J.
Holt, W. S.
Hoyt, John
Hubbard, George H.
Huse, Isaac
Hutchinson, Charles H.
Hutchinson, J. A.
Ireland, Wilberforce
James Brothers
James, Eben T.
James, Jacob F.
Johnson, Franklin P.
Johnson, William N.
Jones, Edwin F.
Josselyn, L. H. & Co.
Kean, P.
Kendall, William M.
Kennard, Dimond
Kerwin, Dennis
Kidder, Nathan P.
Killey & Wadleigh
Kimball, Daniel S.
Kimball, Edward L.
Kimball, Frank P.
Kimball, Orren E.
Knowlton, Edgar J.
Knox, Ossian D.
Ladd, W. D. & Co.
Lane, A. J.
Lane, Daniel W.
Lane, Thomas A.
Lanouette, Joseph E. A.
Leighton, George A.
Lord, Charles E.
Lord, George C.
Manchester Heating & Lighting Company
Marshall, Horace
Marshall & Knowlton
Marshall & Underhill
Martin, B. F. Mrs.
Maxwell, A. D.
McAllister, George I.
McDerby, Thomas E.
McDonald & Cody
McDuffie, Charles D.
McKean, Robert E.
McKeon, John
Mead, Mason & Co.
Means, Charles T.
Merrill, H. C.
Merrill & Freeman
Mitchell, Walter B.
Miville, Francis C.
Miville & Co.
Molleur, Jr., Joseph
Moore & Morgan
Moore & Preston
Morrill, Charles F.
Morency, Donat B.
Murphy, John D.
Newton, E. S.
O'Dowd, Michael
Olzendam, A. P.
Olzendam, G. A.
Owen, W. W.
Parker, Walter M.
Parsons, George A.
Perkins, E. W.
Pettee & Adams
Pike & Heald
Piper, Stephen
Plumer & Holton
Poore, Alfred & D. M.
Poore, Darwin M.
Prout, M.
Queen City Drug Company
Quimby, Alfred
Quirin, Joseph
Ray, Harry P.
Ray, John C.
Reynolds, J. H.
Reynolds, Leonard P.
Richardson, C. L.
Richardson, E. P.
Riddle, George W.
Riley, Philip
Robie, Charles H.
Robinson, George L.
Rowell, E. K.
Sanborn, William
Sawyer, Harvey B.
Schonland, W. F.
Sheehan & Noonan
Shelters, L.
Simons, D. A.
Simons, Lewis
Simpson, H. P.
Slayton, Edward M.
Sleeper, W. F. & Co.
Smith, Waterman
Stearns, George H.
Stevens, R. P. & Co.
Stickney, Jeremiah
Story, A. B.
Straw, Daniel F.
Straw, Herman F.
Sullivan, Roger G.
Sweeney, John
Taggart, David A.
Tebbetts & Soule
Temple & Farrington Co.
The E. P. Johnson Co.
The James Baldwin Co.
Trefethen, Charles A.
Thorpe, Thomas L.
Towle, John E. & Co.
Truesdale, John & Son
Turcotte, J. O.
Upton, Hiram D.
Varick, John B.
Varick, Thomas R.
Varney, David B.
Vining, A. L.
Wadsworth, David
Wagner, Edward
Wallace, Andrew C.
Wallace, F. L. & Co.
Watts, Horace P.*
Way, Frank L.
Whitford, George
Welch, Charles D.
Weston, James A.
Weston & Hill
Westover, Louis N.
Whalen, Nicholas J.
Whittemore, D. C.
Wiggin, Joseph H.
Wingate & Gould
Winsor, William E.
Worthley, Samuel M.
York, Carl E.
Young, George L.

* Deceased.

LEADING BUSINESS MEN OF MANCHESTER.

John J. Dillon, State Agent Northwestern Mutual Life Insurance Company, of Milwaukee, Wis., Room 2, Townes' Block, 951 Elm Street, Manchester, N. H.--Those who are not accountants by profession, or who do not have a great deal to do with figures in their occupation, often find it practically impossible to gain any clear and definite information from the bewildering array of figures presented in the reports of the condition of many of the insurance companies asking the support and encouragement of the public. We have no intention of asserting that these reports are purposely made obscure, for it is notorious that nothing is more difficult than to so arrange a mass of figures as to make the matter of which they treat clear and evident to the average reader. It is obviously for the advantage of every railway company to have the public well informed as regards the running of trains, and yet those who have (and who has not?) puzzled their brains over the complicated time-tables issued by the larger roads will appreciate the story of the railway president who, in company with a director, studied long and earnestly to learn the time of the departure of a certain train over his own road, and was finally forced to give it up and ask a brakeman. Few men can use words to the best possible advantage, but still fewer can get the best attainable results from the use of figures. We do not know that the management make any special claim in the matter, but it is a fact nevertheless that the reports of the Northwestern Mutual Life Insurance Company are models of what such documents should be. No space is wasted for useless verbiage; the compiler of the report does not take occasion to air his eloquence, to deliver an essay on the tariff or on any other subject foreign to the matter under discussion, but he sticks closely to business; shows what the company has done, what it is doing and what it proposes to do; and when he has finished what he has to say he stops,— a rare and most laudable proceeding. The tables exhibited are worthy of the utmost praise for they are simple in arrangement, concise in character, and cover the whole ground without encumbering a bit of it. Take for instance the headings of the tables attached to the statement of business done during 1890, and note the comprehensive field they cover: "New policies issued during the year 1889 and 1890," giving the States in which they were issued, the number of the policies for each State, their amount and the premium received. "Statement of New Policies issued for five years;" "Statement of Loans on Bond and Mortgage for five years;" "Percentage of losses to mean amount of risk;" "Growth of company since organization;" "Death losses paid since organization;" "Investments, January 1st 1891." Certainly these tables tell all that the most conservative could wish to know, and what is more they tell it in plain and unmistakable language. The Northwestern Mutual is one of the leading life insurance companies of the world, and is the largest in the country which confines its operations to the United States. It has been carried on for thirty-two years and is without doubt as reliable a company as can be found anywhere. The agent for New Hampshire, Mr. John J. Dillon, is a native of London, England, and is very widely and favorably known in insurance and general business circles throughout the State. A branch agency is maintained at Nashua; that in Manchester being conveniently located at No. 951 Elm street, room 3, Towne's block, where Mr. Dillon or his representative may generally be found during business hours, and where all desired information will be freely and cheerfully given.

Cheney, Shurtleff & Cheney, General Agents for Vermont and New Hampshire, of the Mutual Life Insurance Co. of New York. Office 999 Elm Street, Manchester, N. H.—In making mention of the various insurance companies, mercantile enterprises and manufacturing undertakings doing business in a given city, it is sometimes very difficult to grade them accurately, or in other words to assign to each the comparative position to which it is justly entitled, but no such difficulty is met with in the case of the Mutual Life Insurance Company of New York, for this is everywhere known to be the most extensive, most celebrated and most genuinely successful institution of the kind in the world. This of course is a sweeping claim, but it is made in entire good faith and will be pressed until another company is brought forward which can make an equally good showing as regards the extension of desirable business; the making of judicious investments, and in short the performance of all the functions pertaining legitimately to a mutual life insurance company. This company has been in existence forty-eight years, during which time it has paid its policy-holders in death claims, matured endowments, dividends, etc., over $300,000,000 of dollars in "good money of the realm," a sum equal to 7,680 tons of pure silver. Do you comprehend the monumental splendor of this fact? Let us help you: The transportation of this vast treasure in the precious metal, named, by ordinary express teams capable of carrying 1,000 pounds each, would require 15,360 teams, and allowing twenty-five feet for each team, the train so formed would be seventy-two miles in length. Surprised, are you? Well listen to the supplementary fact that this great company, this, greatest of all banks, has on hand this blessed minute over $147,000,000, of solid cash assets, or thirty odd thousand wagon loads more of silver, every dollar of which, belongs to the policy-holders. In other words, this mammoth bank has to-day a line of depositors whose deposits aggregate over $147,000,000. The management may justly take pride in what has been done in the past: confidently challenge comparison at the present time, and reasonably form the very highest hopes for the future. That the residents of New Hampshire are by no means blind to the advantages offered by this company is shown by the fact that insurance to the amount of a million and a quarter of dollars has been written in this State during the past year by this institution, which has agents in all the leading cities and towns and pursues as active and progressive a policy as though it were a new and untried organization instead of one holding the leading position, and having nearly a half-century's experience behind it. The general agents for New Hampshire and Vermont are Messrs. Cheney, Shurtleff & Cheney; this firm succeeding in 1889 Messrs. R. H. & F. N. Cheney, who located here as special agents in 1887, and Mr. C. M. Gignoux of Portsmouth, recently deceased, who for many years was the company's general agent for New Hampshire. Mr. R. H. Cheney was freight division agent at White River Junction, for the Northern, Concord, Boston and Lowell Railroads, for many years, and both he and Mr. F. N. Cheney consider themselves sons of Vermont by right of adoption, for although born in Minnesota they have lived in the Green Mountain State almost all their lives and have a large circle of friends throughout that section. Their associate in business, Mr. W. H. Shurtleff, was born in Lancaster, N. H., where he distinguished himself as an able lawyer. He served in the army during the Rebellion, has more than once been a member of the legislature, and is widely and favorably known. In brief the firm are energetic and respected representatives of an energetic and respected company.

PEOPLES FIRE INSURANCE COMPANY.

Capital $350,000.00

Assets $761,873.72

Surplus $61,027.52

839 Elm Street, Merchants Exchange,

MANCHESTER, N. H.

Owing to a combination of circumstances which it is quite unnecessary to mention here in detail, the attention of the residents of New Hampshire has been concentrated on the Peoples Fire Insurance Company of Manchester since it was incorporated in 1885, and therefore we can say nothing concerning it which will be news to our well-informed New Hampshire readers. It is safe to assert that few enterprises have been watched with more anxious care, and that few if any undertakings have had more dependent upon their issue, and now that the battle has been fought and won (for whatever the future may bring forth it will still remain a fact that the record of the Peoples Fire Insurance Company for the past five years has vindicated the position of those who advocated the possibility of conducting insurance upon revised lines), it is but just that due acknowledgment should be paid to the ability, integrity, pluck and perseverance of those who founded this company and have thus far directed its affairs. The original capital of $100,000 was increased February 1886 to $250,000 and on April 1st 1890, again increased to $350,000. It now has assets $761,873.42 and a surplus of $61,027.52. It maintains agencies in twenty-four States and is respected abroad no less than at home, for it follows a liberal and clearly out-lined policy; undertakes no more than it is abundantly able to perform and in short does an honorable and straightforward business on honorable and straightforward business principles. The home office is located at No. 839 Elm Street, Merchants Exchange, and a sufficiently large force of clerks is employed to ensure the prompt and accurate despatch of the many details incidental to the practical workings of an enterprise of this kind. The following gentlemen comprise those most actively engaged in the management of the company: Joseph C. Moore, president; G. W. Weeks, vice president; C. F. Morrill, treasurer; S. B. Stearns, secretary; W. H. Goggin, assistant secretary; executive committee, Joseph C. Moore, Geo. W. Weeks, David Cross, Frank Dowst, Hiram Hill.

W. H. S. WHITCOMB, Burlington, Vt.

H. P. WHITCOMB, Cashier, Burlington, Vt.

C. H. WHITCOMB, Manchester, N. H.

V. O. WHITCOMB, Manager, Burlington, Vt.

W. H. S. WHITCOMB & CO.

GENERAL AGENTS
EQUITABLE LIFE ASSURANCE SOCIETY,
FOR
New Hampshire, Vermont and Northern New York.

MANAGERS
STANDARD ACCIDENT COMPANY,
FOR
Maine, New Hampshire, Vermont and Northern New York.

3 and 4 Pembroke Building, Manchester, N. H.

It is the easiest thing in the world to present arguments in favor of life and accident insurance, but nothing is to be gained by arguing in support of a proposition whose truth everyone admits, and no person of ordinary intelligence now denies that every man should make some provision to secure those dependent upon him from suffering and destitution in case of his death or injury. The only question remaining is "How can that provision best be made?" and for a satisfactory answer to it we refer our readers to Messrs. W. H. S. Whitcomb & Co., and the firm will cheerfully give full information on application in person or by mail to their offices at Nos. 3 and 4 Pembroke Building, Manchester, N. H. They also maintain a large office at Burlington, Vermont, but of course the great majority of our readers will find it more convenient to do business at the Manchester agency, which was opened in 1890 and has already become widely and favorably known in this section. The firm is constituted of Messrs. Wm. H. S., Henry P., Vernon O., and Charles H. Whitcomb, all of whom are natives of Burlington, where the senior partners reside, and where Henry P. and Vernon O. have charge of the office, the one in this city being managed by Mr. Charles H. Whitcomb. They are general agents for the Equitable Life Assurance Society; Charles H. Whitcomb for New Hampshire, W. H. S. Whitcomb for Vermont and Northern New York; and Managers for the Standard Accident Company, Charles H. Whitcomb for Maine and New Hampshire, W. H. S. Whitcomb for Vermont and Northern New York. Both these companies are thoroughly sound financially; are managed by efficient and reliable men, who are as liberal in their methods as is consistent with the best interests of policyholders, and the record they have made affords convincing evidence that they give thoroughly dependable insurance at the lowest possible rates, so that no one seeking life or accident insurance should fail to make himself familiar with the advantages they offer. Investigation costs nothing and inquirers will be given every facility to become conversant with the facts. The agency is as old as the Equitable Life Assurance Society, and is the senior General Agency in New England for the Equitable, Mr. Wm. H. S. Whitcomb having been in the service of the society as general agent longer than any other gentleman in the New England States, succeeding Charles J. Alger, who began with the society in 1859. The agency has graduated some of the best men in the insurance business, and it is no small thing to say that few general agencies are so widely known from the Atlantic to the Pacific by its graduates. This much for the agency. The Equitable Life has long held the proud position of the leading Life Insurance Company of the world. For many years it has transacted a larger new business than any other company. Its new business for 1890 covered the enormous sum of $200,000,000 which completely distances competition. Its amount at risk is the largest in the world, $700,000,000. Its surplus stands out far ahead of any other company and is nearly as much as any two of its competitors can show. Its policies have been so far adopted or imitated that all the prominent companies doing business set forth some of the ideas of the Equitable, until as a matter of fact it is said that "the Equitable has reformed the insurance policies of the age." The Equitable is making settlements of its twenty year policies, written by and through the agency of Whitcomb & Co., that have never been equalled by any other company. The Standard Accident Co., of Detroit, offers advantages that are worth the consideration of careful men. It pays fifty-two weeks indemnity while most other companies pay but twenty-six. In other words, the Standard gives a year's insurance for a year's premium. It does not deduct sums paid for indemnity from a death claim. Other companies act upon the reverse of this idea. Its policies are world-wide. Its losses are paid at either of the offices of Whitcomb & Co., in Manchester or in Burlington; and hence it is in that sense a home company. No other company will do the same. The public generally are interested in getting the most for their money.

Barton & Co., dealers in Dry Goods and Small Wares, Carpetings, Curtains, Upholstery Goods, etc., Merchant's Exchange Building, 849 and 851 Elm Street, Manchester, N. H.—Forty-one years is a much longer time to look forward to than to look back upon, but considered from any standpoint it is worthy of respectful consideration, and especially so when looked at as the period which has elapsed since an existing commercial enterprise was founded, for forty-one years count for much in mercantile life and a business must have uncommon vitality to live and flourish through all the many changes it will invariably bring about. Therefore the simple fact that the undertaking carried on by Messrs. Barton & Co., was founded in 1850, is of itself enough to entitle it to more than passing mention, and when it is coupled with the significant statement that the firm occupy premises having more floor space than any other dry goods house in the State, it will readily be inferred that this enterprise is successful and representative in the full sense of the term The store is located in Merchant's Exchange building, Nos. 849 and 851 Elm street, and occupies four floors and a basement measuring 25×100 feet, giving a total area of 12,500 square feet, which is taken full advantage of, for the firm carry an immense stock, comprising dry goods and small wares, carpetings, curtains, upholstery goods and many other commodities far too numerous to mention. It would be simply absurd to attempt a description of it within our limited space, but we may, at least, say that it is as skillfully chosen as it is large and that it comprises the very latest fashionable novelties in its many departments. Employment is given to upwards of thirty assistants, and it is a fundamental and rigidly enforced rule of the management that equal and uniform courtesy must be extended to every caller, large or small, rich or poor, for no *one* class of trade is catered to, but the trade of every member of the community is desired, and no trouble is spared to honestly satisfy every customer. Mr. Otis Barton is a native of Maine, and is prominently identified with the advancement of Manchester's best interests. He has served on the city council and is a member of the board of trustees of the Amoskeag Savings Bank.

E. M. SLAYTON,

RECEIVER OF AND WHOLESALE DEALER IN

Butter, Cheese, Lard, Pork, Beans, Eggs, Evaporated Apples,

AND ALL KINDS OF COUNTRY PRODUCE.

GRANITE STREET, MANCHESTER, N. H.

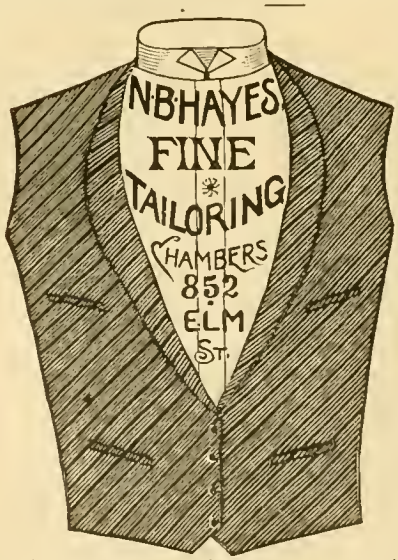
The business carried on by the gentleman whose card we print above was founded by the Hon. H. K. Slayton, father of the present proprietor, in 1865, which was the first wholesale produce and provision house established in Manchester and has been under the sole control of Mr. E. M. Slayton since 1873. For more than a score of years it has been looked upon as a leader in its special line, doing a business amounting to nearly one-half a million per year, and notwithstanding the great development of Manchester during that period, this undertaking has developed with corresponding rapidity and has steadily kept its place among the representative enterprises of the city. Its proprietor is well known in Manchester and vicinity. He has served as State representative, and is a director of the Amoskeag National Bank. Mr. Slayton is a receiver of and wholesale dealer in butter, cheese, eggs, beans, evaporated apples, lard, pork, and all kinds of country produce, and carries a very heavy and complete stock, requiring the occupancy of spacious premises. These are located on Granite street, and comprise three floors, of a total area of 7200 square feet. An extensive butter depot is maintained at Malone, N. Y., and St. Albans, Vt. The very choicest grades of butter can always be obtained of Mr. Slayton at the lowest market rates. He employs thirteen experienced and efficient assistants, and prompt and painstaking attention is assured to every order, the prices quoted on the various commodities handled being low in every instance.

Granite State Provident Association, a Manchester corporation that has achieved a most gratifying success — Among the various investment associations of the country the Granite State Provident Association of Manchester, N. H., occupies a prominent place. For a concern so young to accomplish so much is little short of miraculous. But those acquainted with the management can only see in the rapid growth of the association the results of well directed and unceasing energy on the part of its promoters. Briefly stated the purpose of this association is to encourage industry and frugality, and to promote thrift and economy among its members, by providing a medium through which the savings may be invested so as to yield the largest returns consistent with absolute safety; to aid its members in acquiring real estate, building houses and making improvements on it, and devoting the money ordinarily paid for rent to buying homes for themselves and families. With such an object in view what wonder that over 8000 people have subscribed for $10,000,000 worth of instalment shares, knowing that by persisting in their efforts to save they would ultimately be relieved of the rent-paying bondage. The association carries on its business through local building clubs which elect their own officers, make their own by-laws and divide their own profits among themselves. All applications for loans are made to the board of directors of the club to which the member belongs, and the property offered as security is appraised by a committe appointed by said directors, and no loan is made without their approval. The net sum paid in by the members of a club is loaned in that club if it is applied for (if not applied for it is loaned to the members of some other club, the profits going to the club that furnishes the money). In addition to this the association, through its bond department, brings the club at least twice as much money as the members have paid in, and this is loaned by the club on the same terms as that contributed by the members. This makes the association in effect a great union of local associations under one charter for mutual protection and security, as well as to obtain unlimited credit, very much as the union of our several States under the constitution of the United States has cemented the people of this republic into a great and powerful nation. The association has its home office in the Pembroke building, where about twenty clerks are necessary to care for its fast increasing business. It also has several offices in Boston, Providence, Portland, Springfield, New Haven, Lawrence and other New England cities, as well as in all the principal Western cities. The association is under the supervision of the bank commissioners of the State. A recent examination by the commissioners revealed the fact that the association has assets of $123 for every $100 liability, which shows the concern to be in the hands of far seeing and capable financiers.

KIMBALL-CHAMP INVESTMENT COMPANY,

COUNCIL BLUFFS, IOWA.

Paid-up Capital $300,000, Geo. E. Gage, Manager, Manchester, N. H.—The origin and development of the business of the Kimball-Champ Investment Co., affords a striking example of what may be accomplished in the way of building up an important and indeed a representative enterprise by strictly legitimate methods in a remarkably short time. From the very beginning it has been the policy of the management to steer clear of anything in the shape of a "boom," and the growth of the business, immense as it has been, has in no way been brought about by taking advantage of real or fancied "booms" and is consequently not the result of a "boom" itself, but of steady and rapid development along conservative lines. While the company has existed in its present form only since July, 1888, the business dates back about a decade, for it was some ten years ago that Messrs. J. F. Kimball and George H. Champ became associated in the loan business in Council Bluffs, Iowa. The increase in the magnitude of their operations suggested the formation of a corporation that they might be carried on with greater facility, and a stock company with a paid-up capital of $300,000 was established. It is a significant fact that Messrs. Kimball and Champ intended from the first to personally own two thirds of the capital stock, for it shows that they had unbounded faith in the future of the company. This intention has been fully carried out and the success attained has vindicated their judgment. A frequent cause of failure when a business firm is succeeded by a corporation is the withdrawal of that close and skillful personal supervision which assured success under former conditions, and it is unquestionably a fact that the uninterrupted prosperity of the business of the Kimball-Champ Investment Co, is chiefly due to the continuance of the same policy which made the partnership business so pronounced a success. This policy has for its leading features the close scrutiny of all loans and their uncompromising rejection where the margin of security seems insufficient; the uniform refusal to advance money on frontier lands and business property in small cities; the prompt forwarding of all remittances, and the employment of only men of undoubted character to place loans among eastern investors. Mr. Geo. E Gage, manager of the Manchester and Boston office, certainly needs no introduction to New Hampshire readers, and particularly to those interested in financial matters, for he was State savings' bank commissioner for six years, was the city treasurer of Nashua for six years and was assistant cashier of the First National Bank of Nashua for thirteen years. He is a native of New Boston, N. H. The company issue a pamphlet, giving full information, to which we refer those wishing to familiarize themselves with the practical details of the enterprise.



N. B. Hayes, Fine Tailoring, Chambers, 852 Elm Street, Manchester, N. H.—The chambers utilized by Mr. N. B. Hayes at No. 852 Elm street, have become widely and favorably known among careful dressers residing in Manchester and vicinity, for Mr. Hayes ranks with the leading tailors of New England, and produces garments which are not only unexceptionable as regards cut, fit and making, but which have that indefinable yet unmistakable "style" which is the distinguishing characteristic of artistic clothing. Mr. Hayes is a native of Bradford, Vt., and inaugurated his present enterprise in 1883. He does not carry a stock of cloths, but sells from samples, and offers his patrons an almost endless variety to choose from, comprising the productions of the leading foreign and American manufacturers. The latest fashionable novelties are represented in Mr. Hayes' samples. He spares no pains, and is always thoroughly well informed concerning the condition of the market. Considering the superiority of the work, the prices quoted are very reasonable, comparing favorably in fact with those often named in connection with far inferior clothing. Employment is given to eight assistants, and orders are promptly filled. Mr. Hayes is the only tailor in town who cuts and makes ladies' garments.

John F. Gillis, Boots, Shoes and Rubbers, 965 Elm Street, Manchester, N. H.—This is an old and familiar store being one of the oldest in town in this line of trade. Robinson & Congdon first started the business and were succeeded by Mr. E. A. Day, who was followed in 1884 by the present proprietor, Mr. John F. Gillis, who is a native of Hudson, N. H. The exceptional inducements offered to discriminating purchasers at this store, show that all this experience has had its legitimate effect in putting this concern in a position to meet all honorable competition, both as regards the quality of the goods and the prices quoted on the same. Premises measuring 25×70 feet are occupied, located at 965 Elm street, and a very desirable stock of fine boots, shoes and rubbers is carried. It pays to get a good article of foot wear when you get any, for not only is good work more shapely, stylish and comfortable, than lower priced products, but it is actually cheaper as well, for it will wear longer to begin with, and will bear much more re soling and other repairing. Residents of this section have long known where to go for such goods, and Mr. Gillis has become well-known as an honorable and upright gentleman to deal with. He gives prompt and personal attention to his customers, and thus has secured the confidence of the public. Satisfaction as regards quality and price is warranted to all.

Chandler & Co., Wholesale Commission Merchants and General Produce Dealers, 15 So. Water Street, Ogdensburg, N. Y.; 21 Depot Street, Manchester, N. H.—The enterprise conducted by Messrs. Chandler & Co. is of comparatively recent origin so far as Manchester is concerned, having been inaugurated in this city in 1889, but the store in Manchester is a branch of the main establishment in Ogdensburg, N. Y., which was founded more than thirty years ago and has long held a leading position in the produce trade. Operations are carried in Ogdensburg under the firm name of H. G Chandler & Son, and the Manchester establishment was conducted under the same style until 1890, when the present firm was formed, the partners being Messrs. C. J. Chandler and F. W. Wardner, the former being a native of Ogdensburg, N. Y., and the latter of Boston, Mass. The premises occupied are located at No. 21 Depot street, and comprise one floor and a basement, their total area being about 2400 square feet, thus giving opportunity for the carrying of a heavy stock, which is fully improved, for the firm do a very extensive business and are always prepared to fill the largest orders without delay. Messrs. Chandler & Co. are wholesale commission merchants and general produce dealers, and are as favorably known to producers as to wholesale buyers, for they are prompt in making returns, and are honorable, straightforward and enterprising in all their dealings. It is hardly necessary to add that they handle goods of standard excellence and quote prices in strict accordance with the lowest market rates. The company has recently opened an office at 103 So. Market street, Boston.

The John B. Varick Co, wholesale and retail dealers in Hardware, Iron and Steel, Paints, Oils and Glass, Agricultural Tools and Seeds, Silver Plated Ware, etc., etc., 809, 811, 813 Elm Street, Manchester, N. H.—The John B. Varick Company holds a leading position among the representative mercantile houses of this city, for the undertaking carried on was not only founded many years ago, but has developed until it has become the most extensive of the kind in New Hampshire. Operations were begun more than forty years ago by Mr. John P Adriance, and in 1852 the enterprise passed under the control of Messrs. Dennis & Varick, this firm being constituted of Messrs. S. J. Dennis and John B. Varick, and being succeeded in 1856 by Messrs. John B. Varick & Co., who gave place to the existing company in 1884, when it was incorporated with a capital of $75,000. Very spacious premises are utilized, they being located at Nos. 809, 811 and 813 Elm street, and comprising a front store occupying two floors and a basement, and a large building in the rear, which includes four stories and a basement, and is made use of as follows: first floor, heavy hardware, iron and steel; second floor, agricultural implements and carriage stock; third and fourth floors, wooden ware, seeds, etc. An immense and exceptionally varied stock is constantly carried, the company being wholesale and retail dealers in hardware, iron and steel, paints, oils and glass, agricultural tools and seeds, silver plated ware, and, in short, an almost endless variety of standard commodities, prominent among which are carpenters' and machinists' tools, builders' hardware, cutlery, fishing tackle, guns, pistols and ammunition, cordage and twine, carriage stock, leather belting, fertilizers and seeds. Employment is given to twenty-five assistants, and orders are filled with a promptness and accuracy which indicate the existence of a carefully considered and and efficient system, and which have much to do with the great and increasing popularity of the company among all classes of purchasers. We need hardly say that the John B. Varick Company is in a position to quote the very lowest market rates on the commodities handled, and to furnish goods that will prove precisely as represented and give the best of satisfaction wherever introduced. The manager, Mr. Charles A. Adams, is constantly striving to improve the service rendered, in which task he has the hearty support of the president and treasurer, Mr. John B. Varick. This gentleman is one of the most active and best known business men in this State, and has done and is doing much to develop the resources of this section. He is president of the People's Gas Light Co., president of the Ben Franklin Electric Light Co., and a director of the Amoskeag National Bank, the New Hampshire Fire Insurance Co, the S. C. Forsaith Machine Co., the Manchester Electric Light Co., and the Manchester Board of Trade.

Thomas L. Thorpe, Manufacturer and dealer in Wool, Wool Waste, Shoddy, and Flocks, No. 21 Depot Street, Manchester, N. H.—In a community in which the manufacture of textile fabrics is so extensively carried on as is the case at Manchester, it is natural that there should be many engaged in what may properly be called tributary lines of business, and among these, none is more widely and favorably known than Mr. Thomas L. Thorpe, who manufactures and deals in wool, wool waste, shoddy and flocks, and utilizes spacious premises at No. 21 Depot street. This gentleman was born in Wappinger Falls, N. Y., and formerly dealt in cotton waste, but has been more than fifteen years in his present business. He is one of the most widely-known of Manchester's merchants, and has held various responsible public offices, having served as councilman, as alderman, and as State representative. Mr. Thorpe is in a position to furnish shoddy, and in fact anything in his line of business, at the very lowest market rates and in quantities to suit. The premises occupy some 3600 square feet, giving opportunity for the carrying of a heavy stock. Employment is given to eleven assistants and every order is assured immediate and painstaking attention.

C. H. BARTLETT. F. A. GAY. J. P. YOUNG.

BARTLETT, GAY & YOUNG,

(Formerly with N. W. Ellis & Co.)

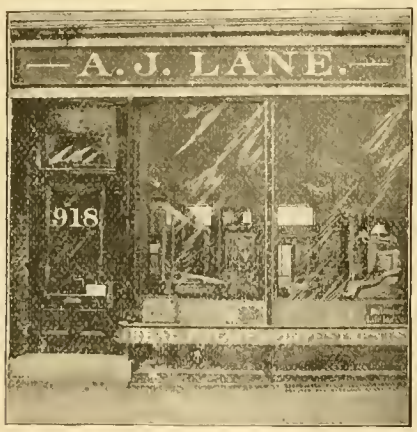
Civil Engineers and Contractors.

SEWER SYSTEMS AND WATER WORKS DESIGNED AND CONSTRUCTED FOR CITIES, TOWNS, AND VILLAGES.

Surveys, Plans and Estimates made for all classes of Work.

852 ELM STREET, ROOM 20, MANCHESTER, N. H.

It pays to employ expert advice before engaging in operations involving great cost and labor, and this is especially the case when the public health and convenience are to be served by the undertaking in contemplation. Every dollar expended for such advice is sure to be excellently well invested, for the chances are that it will result in savings being made which will much more than compensate for what is paid out, while at the same time the results attained will be much more satisfactory than would otherwise be the case. Messrs. Bartlett, Gay & Young, make a specialty of the designing and constructing of sewer systems, and water works for cities, towns and villages, and are prepared to make surveys, plans and estimates at short notice; the time required varying of course with the magnitude and character of the work. This firm is constituted of Mr. C. H. Bartlett, a native of Bristol, N. H., and Messrs. F. A. Gay and J. P. Young, both of whom were born in this city. These gentlemen were formerly with N. W. Ellis & Co., and became associated under the existing firm-name in 1889. They are thoroughly competent civil engineers and responsible contractors, and are in a position to render valuable aid to those in need of their services All communications are assured immediate and painstaking attention and the firm are prepared to figure very closely and to give satisfactory assurances that they will fully carry out whatever agreements they may enter into. Their office is located at No. 852 Elm street, room 20, and any further information desired will cheerfully be given on application.



A. J. Lane, Real Estate and Mortgages, Loans and Discounts, Investment Securities, and Insurance, 918 Elm Street, City Hall Building, Manchester, N. H.—Mr. A. J. Lane is a native of Deerfield, N. H., and has been identified with his present business about a score of years, he having begun operations in 1871. It is safe to say that no business man in the city is more generally and favorably known in real estate and financial circles, for it is an open secret that Mr. Lane has handled more realty during the last twenty years than any other man in the State, and he also deals very largely in investment securities and is exceptionally well prepared to promptly and satisfactorily execute orders for the purchase and sale of stocks and bonds in all markets. Although making a leading specialty of local securities, the handling of Western mortgages forms an important department of the business, this branch being conservatively managed and more attention being paid to securing the safety of the principal than to offering abnormally high rates of interest, so that prudent investors who appreciate the value of these securities make extensive use of Mr. Lane's facilitites Loans and discounts are negotiated on the most favorable terms, and mortgages to any desired amount on local and suburban real estate will be satisfactorily placed at short notice; the lowest prevailing rates being secured. Insurance will also be effected in the leading companies at fair rates, and all business placed in Mr. Lane's hands is assured immediate and painstaking attention, employment being given to three efficient assistants. His office is in City Hall building, No. 918 Elm street, where such further information as may be desired will cheerfully be given on application in person or by mail.

H. B. Fairbanks, Auctioneer, Commission Merchant and Appraiser, Special Attention Paid to the Sale of Real Estate and Personal Property; Advances Made on Consignments; Sales, Thursdays and Saturdays; Satisfaction Guaranteed; 882 Elm Street, Manchester, N. H.—The purchase of goods at auction may be either a wise or a foolish procedure according to the attending circumstances, but no one should ever spend a dollar at an auction sale unless they have reason to believe the auctioneer to be a responsible man. The great popularity of the sales held by Mr. H. B. Fairbanks is due to a variety of causes but chiefly to the fact that Manchester people know him, and feel that they can rely upon him and put entire confidence in his business methods. He was born in this State and was for ten years a member of the firm of G. F. Bosher & Co., before becoming sole proprietor in 1886. He has served on the city council and is without doubt one of the best-known of all Manchester's business men. Mr. Fairbanks is an auctioneer, a commission merchant and an appraiser, and gives special attention to the sale of real estate and personal property; giving liberal advances on consignments if desired. He utilizes three floors at No. 882 Elm Street measuring 20×90 feet each, and always has in stock a desirable assortment of new and second-hand furniture, stoves and ranges, carpets, mattresses and spring beds, crockery and glass ware and in fact every kind of housekeeping goods. These articles will be sold at private sale for cash or on easy terms; and auction sales are held Thursdays and Saturdays, for the accommodation of those who prefer to buy in that way or who wish to turn personal property into cash. Mr. Fairbanks guarantees satisfaction and the facilities he offers are certainly unsurpassed.

NEW MANCHESTER HOUSE,

MANCHESTER, N. H.

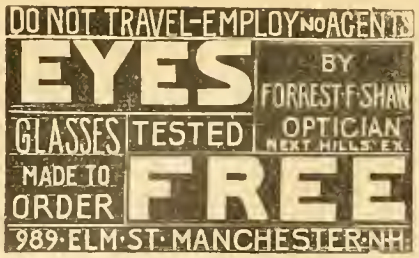
Remodeled, Enlarged and Newly Furnished Throughout.

Rooms Large and Airy, and Heated by Steam.
Very Centrally and Pleasantly Situated, facing Merrimack Park.
Elevator. Electric Bell in Every Room.

A. M. WINCHESTER, - - Proprietor.

J. WESLEY BENNER, Clerk.

It would be difficult to find a better advertisement for a city than a fine, large, well kept hotel. This being the case, it follows that the proprietor who is at the head of such a house benefits not only himself, but the whole community. As an excellent example of this statement, we take pleasure in calling the public attention to Mr. A. M. Winchester, the popular host of the Manchester House. This hotel, which is unquestionably one of the finest in the State, was opened Dec. 2, 1889. It is hardly an exaggeration to say that it is complete in all its appointments, and we can hardly hope to do it justice in the brief space allotted to us. Facing the south, and receiving the benefit of the sunshine throughout the year, the hotel looks out upon the beautiful, large Merrimack Park, in which elm and maple trees abound, and among which towers the handsome Soldiers and Sailors Monument, of which Manchester is justly proud. The hotel is conveniently located at a short distance from the business centre and the railroad station, yet is far enough removed to escape the noise of the trains and the traffic of the business streets. Mr. Winchester sets a most excellent table, probably the best in the State, and he gives his undivided attention to providing every comfort and convenience for his guests. There are one hundred rooms in the house. These are well lighted, well ventilated, and heated by steam, tastefully furnished and finished in hard wood, while every bed is supplied with a hair mattress of superior quality. The service is prompt and efficient, there being about fifty employees in the house, and the whole system is in accordance with the highest rules of hotel management, and moves as smoothly as if run by clockwork. The parlors are a suite of four handsome rooms overlooking the park. These are very attractive but not more so than the reading room, which is one of the features of the house. It also faces south, while, in the centre of the eastern wall is a large open fire place. A bright wood fire burning here gives an indescribable feeling of comfort and pleasure to the guest who is reading, or writing at the spacious desk in the centre of the room, or lounging in one of its many comfortable chairs. The comfort of the lady guests has not been neglected, as is so often the case in a public house. For them has been arranged a most delightful nook on the second floor, which is reached by a side marble stairway. The dining-room is perhaps the most attractive of all, for besides being large, handsome and well-furnished, it is lighted by beautiful stained glass windows, of which we must find space for a brief description. The skylight is made of from 2500 to 2600 pieces of stained glass, arranged in forty-two squares, set in hard wood frames. In the rear of the room are fine double windows, in parti-colored glass squares surrounding the central rectangle, while over each one is a beautiful design of flowers or fruit. The front of the dining-room is adorned in the same manner in four designs, the two outer ones representing peaches, the inner ones peach blossoms. There are no less than 2072 pieces of stained glass in these four windows, besides those in the handsome doorway. The toilet and wash room is furnished with large plate glass mirrors, and marble bowls of the latest design, while the plumbing is considered perfect, and the boilers and everything in the engineer's department are all new and are inspected monthly. The halls and stairways of the lower floor are laid with white marble, the elevator is of the most approved kind, and every room is connected with the office by an electric bell. This account will show that no expense has been spared in the remodeling and refurnishing of the house, and we tender to Mr. Winchester our heartiest congratulations upon the complete success of his undertaking. Mr. Winchester has an able assistant in Mr. J. Wesley Benner, and under their skillful management the Manchester House is sure to become one of the most popular resorts in this part of the country.



Amoskeag Savings Bank, 897 Elm Street, Manchester, N. H.—Of all the many excuses which are advanced for not saving money, one of the most common is, "I can save so little it is not worth while." On the face of it this seems plausible enough, the large majority of us earn but little more than is required for our support and our possible savings appear mean and insignificant when compared with even a very modest fortune; as for instance say $5000. The man who earns but $500, $600 or $700, per annum, will have to save a good while before he amasses such a sum, and it is natural enough that many should so keenly appreciate this fact as not to have the heart even to try, but they forget one important thing and that is that the first thousand is the hardest of the five to lay aside. To those who cannot judge from personal experience this assertion may appear ridiculous, but its truth may readily be ascertained by inquiring in the proper quarters, for we have yet to learn of a single instance where one who has got together a competency by practicing the old-fashioned virtues of prudence and self-denial did not agree that the first thousand was by far the hardest of all to save. Don't despise small savings,—it is the small expenses which make the most serious hole in a man's income, and reverse the process and save where you have been spending and the result will surprise you. The great majority of the accounts carried by the Amoskeag Savings Bank of this city are with small depositors who put away a little at a time, and yet that institution has entrusted to it a total sum considerably exceeding $4,300,000. How many people can actually realize how much money that is,—its value is quite beyond the comprehension of all but a very few, and yet it has been amassed, not by a succession of brilliant financial operations, by the invention and sale of some valuable mechanical improvement or by the discovery of some great source of natural wealth,—but by the patient industry and wise economy of wage-earners who differ from their fellow workmen simply in care for the future and in reasonable self-control The Amoskeag Savings Bank was incorporated in 1852 and will therefore soon celebrate the 40th anniversary of its existence. The work it has done during all these years does not appear on the surface, and to a great extent is unappreciated by many who call themselves humanitarians and social reformers, but it is none the less real and none the less worthy of respectful admiration. The addition it has made to the material wealth of the community is very large and is of no little importance, but what is to be the most fervently admired is the effect it has had in promoting good citizenship. We need good citizens much more than we need money, and there can be no question but that all who have been encouraged to save by the excellent facilities afforded by this representative bank, have been made better citizens in every sense of the term. The financial condition of the institution is such as to positively ensure depositors against loss; and what affords if possible even more positive assurance is the standing of those most closely identified with the enterprise—a list of whose names we herewith present to our readers: President, Moody Currier; treasurer, Henry Chandler; trustees, Moody Currier, Henry C. Merrill, Joseph E. Bennett, L. B. Clough, George W. Riddle, Henry Chandler, Leonard French, Otis Barton, Allen N. Clapp.

O. D. Knox & Co., dealers in Staple and Fancy Groceries, Flour and Provisions, Crockery and Glass Ware; We make a specialty of Teas and Coffees. 1244 and 1252 Elm Street., Cor. Hollis, Smyth and Carpenter's Block, Manchester, N. H.—It is by catering to family trade especially that Messrs. O. D. Knox & Co., dealers in staple and fancy groceries, have worked up the very liberal patronage which they now enjoy, and no one who has observed the methods by which this establishment has been advanced to its prominence, can begrudge them the success attained, for it has been won, not by belittleing competitors and seeking to injure any man, but by conscientious, intelligent and untiring work. Mr. O. D. Knox is a native of Pembroke, N. H., he started in the grocery business in company with Mr. Holms in 1883 under the name of Holms and Knox and so continued until 1889 when Mr. Knox sold his interests in this connection to Mr. Holms. The present firm of O. D. Knox & Co., was then established in this location, 1244 and 1252 Elm street, corner of Hollis, Smyth & Carpenter's block. The premises comprise a double store each 22×70 feet in dimensions and a basement; sufficient help is employed to enable them to fill all orders with celerity and accuracy. The stock on hand is a very full and varied one consisting of first-class family groceries, flour, provisions, crockery and glass ware. They make a specialty of teas and coffees, and they have reason to take pride in the goods furnished to patrons, for it is often remarked among those who have tested them, that their equal is very hard to find elsewhere, for the money. The prices are reasonable in every department and customers of this house can depend on getting a fair equivalent for their money in the purchase of all commodities.

Geo. W. Rief, manufacturer of Brackets, Mantel Shelves, and Piazza Balusters. Scroll Sawing, Turning and General Job Work done to order. Orders by mail promptly attended to. Shop, Forsaith's Building, corner Franklin and Auburn Streets, Manchester, N. H. Agent for

Government Waterproof Paints

in All Colors Prepared Ready for Use. Have Great Beauty and are Very Economical to use for both Outside and Inside Work. Retain Colors better than Anything Known.—We would respectfully call your attention to our waterproof paint. Something new; nothing like it ever manufactured. Absolutely waterproof. Always ready for use; no mixing. Does not crack or chip off, retains a beautiful gloss, without a particle of varnish in it. Spreads as easily and covers as much, it not more, space than any other known. This paint will stay on spruce where all other known paints fail to stay but a very short time. Paint your tin and shingle roofs with it, if you wish a paint that will stay on and not leak. It is the best in the world for yachts and ships, being waterproof, and having the best preservative qualities for wood known. Best in the world for iron work of all kinds.

People's Savings Bank, 867 Elm Street, Manchester, N. H.—The old adage tells us "Contentment is better than riches," and so no doubt it is if the choice has to be made, but the majority of us only seek riches that we may find contentment, and it cannot honestly be denied that poverty and happiness are much more distantly related than are contentment and riches. We use the word riches in a limited sense as conveying the idea of a reasonable competency, for great riches are often more of a burden than a source of enjoyment, and after all, the responsibility attending their possession is too great to be easily borne. Far different is it with one who sees his savings increase from year to year and knows that the wall he is building between his family and poverty is becoming more and more impassable and will enable him to rest secure when old age or sickness puts an end to his earning capacity. It is called an ignoble ambition to heap up money, and so no doubt it is when one saves simply for the sake of saving, but the motive characterizes the act and no nobler motive can be named than that which animates men to provide for those dependent upon them. An institution which encourages and facilitates the attainment of such an ambition is to be highly praised and cordially supported, and we bespeak such encouragement for the People's Savings Bank of this city, for this institution is all that its name implies, being indeed a "people's" savings bank in the best sense of the phrase. It was incorporated in 1873, and numbers among its officers some of the leading business men of the city, the president being Ex-Governor P. C. Cheney, and the treasurer Mr. George B. Chandler, while the board of trustees is constituted of such men as Moody Currier, E. M. Topliff, C. H. Bartlett, J. B Varick, A. P. Olzendam, G. W. Riddle, H. M. Putney, George F. Elliott and the president and treasurer *ex-officio*. In such hands almost any enterprise would prove a success, and that attained by the People's Savings Bank has been prompt, decisive and permanent, while the possibilities of the extension of the usefulness of the undertaking are practically unlimited. The banking rooms are conveniently located at No. 867 Elm street, and the arrangements for the transaction of business are such that very little delay is experienced either by depositors or by those wishing to withdraw money. A liberal rate of interest is paid, and in short there are solid reasons for the bank's great and growing popularity.

The Amoskeag National Bank, 865 Elm Street, Manchester, N. H.—Of course the reception of deposits is but one, and that by no means the most important, of a bank's functions; but under ordinary circumstances the popularity and the general usefulness of a financial institution can be quite accurately estimated from the amount held on deposit; due regard of course being given to the attending conditions; such as the population of the community where the bank is located, the other banking facilities available, and in short various things which will readily suggest themselves to every practical business man. Therefore the simple statement that January 4, 1890, the Amoskeag National Bank held on deposit the sum of $606,547.19 will go very far to show the exceeding popularity of that bank and to indicate how extensively the facilities it offers are availed of; and this showing is all the more significant and valuable from the fact that it is in no way exceptional as compared with the usual condition of affairs at this institution but on the contrary may properly be accepted as a fair average of what the bank does in this particular department of its business. The Amoskeag National Bank was incorporated in 1864 and has a capital of $200,000. No institution in Manchester enjoys in a higher degree the confidence and the esteem of the general public, and the more thoroughly and critically the record of the bank during its quarter-century of existence is investigated, the more clearly it becomes evident that this high standing has been honestly won, is thoroughly deserved and will in all human probability steadily continue. Bank officers in general, and particularly those in charge of an influential and representative institution such as the one under consideration, have a delicate and difficult task to perform and must often find it extremely hard to so administer the affairs of the bank as to render needed aid to deserving enterprises and at the same time to avoid involving the institution in case things do not turn out so favorably as existing circumstances would lead one to anticipate. No higher eulogy of the past and present officers of the Amoskeag National Bank can be asked for, than that afforded by the position now held by that institution among the banks of the country. This bank is known wherever Manchester is known and is recognized as a fair type of the ability and integrity of the active business men of the city. The accounts of manufacturing firms, corporations, merchants, banks, etc., will be received on favorable terms, and all kinds of legitimate banking business will be promptly and carefully attended to The bank is conveniently located at No. 865 Elm street and the following well known citizens are identified with its management: President, Moody Currier; Cashier, George B. Chandler. Directors, Moody Currier, Henry Chandler, L. B. Clough, David B Varney, George W. Riddle, John B Varick, Benjamin C. Dean, Herman F. Straw, E. M. Slayton.

The Union Trust Co., of Sioux City, Iowa. Paid-up Capital, $500,000. Offers First-Class Securities, Reasonable Interest and Absolute Security. J. L. Hosmer, President, E. M. Donaldson Secretary. Geo. H. Stearns, Vice President, Eastern Manager, Manchester, N. H.—Of the vast amount of Eastern capital which has been invested in the South and West of late years, a goodly proportion has come from New Hampshire, for all the trust companies and similar institutions of any importance are represented in this State, and Manchester is one of the most important centres of investment, very large sums being sent from here every year; and the business being in the hands of men who are favorably known, not only in this immediate vicinity but throughout this portion of New England. Among all these companies there is not one offering more genuine inducements to investors than the Union Trust Company, of Sioux City, Iowa, for this handles absolutely first class securities, and offers reasonable interest and positive security to its patrons. The company has a paid-up capital of $500,000, a surplus of $40,000, and has attained a most enviable reputation for living faithfully up to its agreements and making no announcements not strictly in accordance with the facts. We are told that "figures cannot lie" and perhaps they can't, but they can be so twisted as to prevent the truth, and our readers will readily recall to mind instances in which this has been done for the purpose of stimulating investment. The Union Trust Company pursues no such policy but prefers to stand or fall by the facts as they exist; issuing no colored statements but giving intending investors every opportunity to see things as they are. It goes without saying that a financial enterprise (or indeed any enterprise) conducted on such principles is deserving of the highest confidence and the most liberal and continuous support, and we are happy to say that both have been accorded the Union Trust Company by the residents of Manchester and vicinity, since an office was opened in this city in 1887. Without question the cordial reception extended to the enterprise is largely due to the esteem in which the vice president and eastern manager of the company is held, for Mr. George H. Stearns, the gentleman in question, has served as mayor of Manchester and as State senator, and enjoys to a most gratifying degree the respect and confidence of his fellow citizens. He is prepared to give prompt, personal attention to those who may desire detailed information relating to the resources and methods of the company, and all correspondence will be given immediate and painstaking consideration.

NEW HAMPSHIRE FIRE INSURANCE CO.

MANCHESTER, N. H.

President, Ex-Gov. J. A. WESTON.

Vice-President and Secretary, JOHN C. FRENCH.

Treasurer, GEORGE B. CHANDLER.

Ass't Secretary, W. H. BERRY.

This Company is the first Stock Insurance Company of the State—has the highest ratio of assets to liabilities—small risks well scattered—undoubted securities—Directors of acknowledged ability and integrity—prosperous business, and offers by its policies the very best indemnity against loss or damage by fire.

Every honest claim has been promptly paid when due.

It has been said that figures may be made to prove anything, and it is unquestionably a fact that a mere array of figures is not to be regarded as conclusive unless one is thoroughly familiar with the attending circumstances, but it is because we are aware that the people of this State as a whole *are* familiar with the circumstances under which the New Hampshire Fire Insurance Company was organized and has been conducted that we present the following official comparative statement for each year of its operations, without taking up time and space by unnecessary comment.

Year.	Assets.	Net Surplus.	Net Premiums Received.	Capital.
1870	$134,586.24	$8,029.82	$40,123.00	1870,
1871	150,174.60	10,338.82	51,360.96	$100,000.00
1872	316,435.52	15,530.52	58,230.20	
1873	346,338.25	32,038.44	114,548.34	1872,
1874	393,337.12	50,141.87	143,741.50	$200,000.00
1875	429,362.00	77,123.09	156,979.68	
1876	453,194.87	94,924.83	162,970.47	1874,
1877	482,971.65	113,478.14	171,091.22	$250,000.00
1878	507,616.90	127,679.39	171,492.06	
1879	537,823.59	147,133.04	206,515.72	1882,
1880	585,334.20	171,249.88	248,220.00	$500,000.00
1881	618,192.98	183,108.52	265,660.31	
1882	915,132.37	204,407.96	346,951.90	1888,
1883	965,147.93	206,162.65	437,732.07	$600,000.00
1884	1,014,579.95	214,060 50	464,775.78	
1885	1,101,451.03	219,983.34	551,153.76	Dividends paid
1886	1,191,863.33	237,759.15	615,300.28	from the re-
1887	1,269,088 39	264,744.03	645,596 72	ceipts from
1888	1,505,101.00	304,351.79	682,019.43	interest.
1889	1,588,816 66	323,479.81	731,395.67	
1890	1,659,157.79	360,138,69	763,577.35	

Such a record of continuous and decided gain is highly gratifying and creditable to all parties concerned, and affords adequate excuse (if any excuse be necessary), for the evident pride which the residents of Manchester take in this representative company, having its home office in their city. Agencies are maintained in twenty-two States, and now, as ever, the company solicits risks on productive non-hazardous property at reasonable rates through local agents. The officers and directors are men prominent in financial, mercantile and manufacturing circles, and our readers will agree that the interests of the company could not well be in abler and safer hands. The President is ex-Governor J. A. Weston; the Vice-President and Secretary, John C. French; the Treasurer, Mr. Geo. B. Chandler; and the Assistant Secretary, Mr. W. H. Berry. The Finance Committee consists of ex-Gov. J. A. Weston, ex-Gov. Moody Currier, Hon. G. B. Chandler, Judge M. P. Hunt, Walter M. Parker. The stockholders and directors are all prominent men identified with the leading industries of the State of New Hampshire, and take great local pride in promoting the continued success of this pioneer stock fire insurance company.

The New Hampshire Fire Insurance Company has nearly twenty thousand patrons in the State, each glad to hold a policy, and gratified each year to be assured that their property in protected by a policy "to sleep on," with solid financial backing, and honorable record and motives.

Few companies, comparatively, have been able to continue the hazardous, perilous and unprofitable business of fire insurance during that length of time, and none with more creditable results. Luck does not make success in the commercial world, and in that same world success is not measured by high sounding words or sublimated praise. Actual advances and actual results are the evidences upon which the business world renders its verdict, and judged by the evidence of this kind which the New Hampshire Fire Insurance Company, of Manchester, can show, it has achieved a most decided success. In 1891 the capital stock of the company was increased $100,000, and an addition of equal size erected to their fine office building.

Established 1860. Capital Stock paid in, $275,000. Incorporated 1884.
WORKS AND OFFICE: South of Passenger Station, Manchester, N. H.
Western Union and Telephone Wires in our office. Cable address, "Drew."

GEO. B. CHANDLER, Pres't. DAVID B. VARNEY, Treas. WILLIAM E. DREW, Agent.

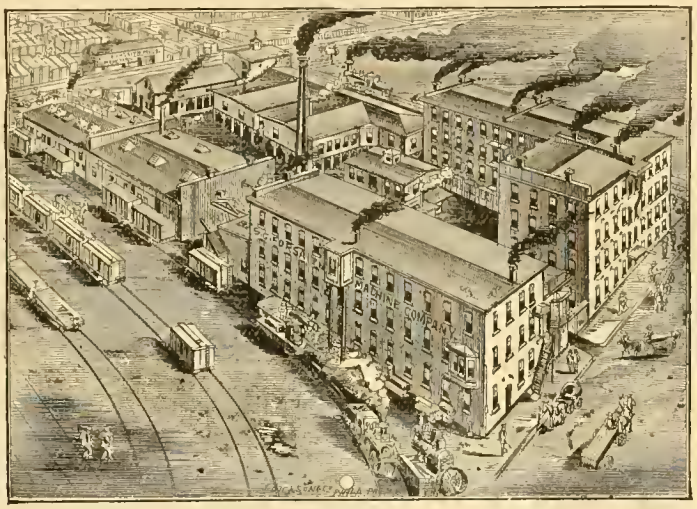
S. C. FORSAITH MACHINE CO.,

GENERAL MACHINISTS,

BUILDERS OF
POWER SPRING HAMMERS,
Combined Hand Fire Engines and also Builders of General Nut and Bolt Machinery.

ABBE'S PATENT
BOLT FORGING MACHINES.
Hose Carriages and Ladder Trucks, and Heavy Machine Work a Specialty.

MANCHESTER, N. H.



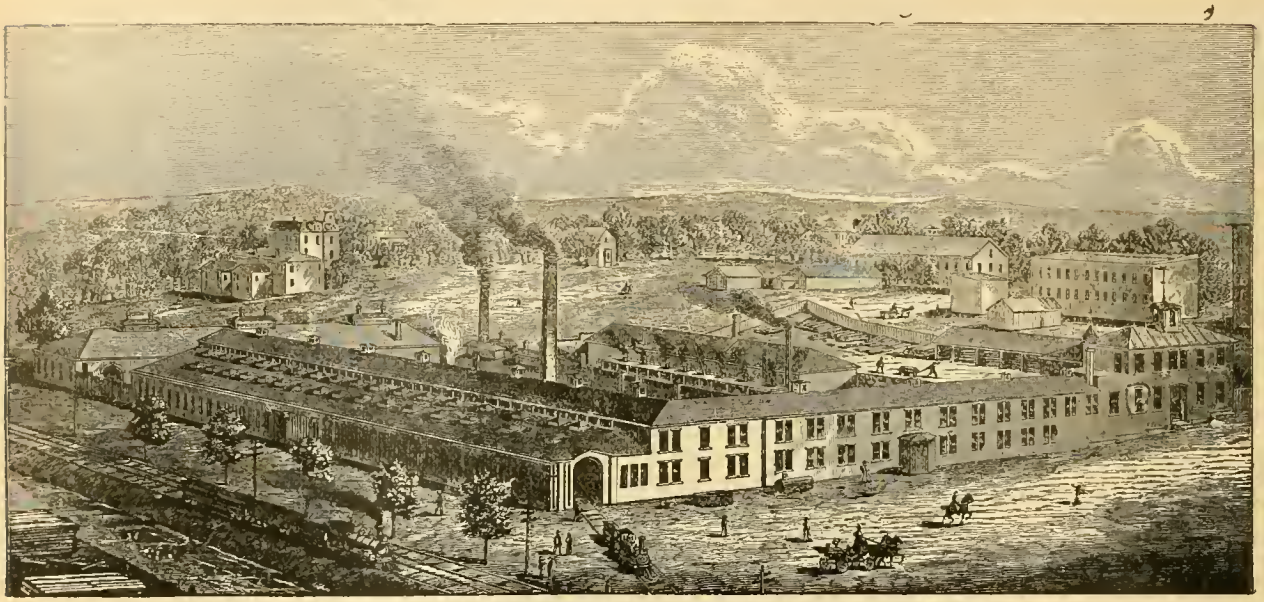
The business carried on by the S. C. Forsaith Machine Company was founded just about thirty years ago, and the story of its development to its present great magnitude is of such interest and importance as to warrant its being presented at much greater length than is possible within our necessarily limited space. Operations were begun in 1860 by the late S. C. Forsaith, and in 1872 the firm of S. C. Forsaith & Co., was formed by the admission of Mr. William E. Drew who had been connected with the works since 1865, Mr. Drew having been agent and manager of the existing corporation since its organization in 1874 with a capital of $275,000 paid in. The company do a general machine business, manufacturing a wide range of machine tools, and steam and wood-working equipment, and deals very extensively in new and rebuilt machinery; not only shipping goods to every section of the United States but also carrying on a very considerable export trade. The manufacture of lumber, house finish, clapboards, laths, sheathing, floor boards, moldings, casings, packing boxes, etc., is very largely carried on; this department being under the immediate direction of Mr. A. B. Buntou, who spares no pains to maintain the reputation for filling all orders promptly and at bottom rates which the company have enjoyed from the first. Among the special machinery made by this representative corporation may be mentioned power spring hammers; combined hand fire engines and hose carriages and ladder trucks; Abbe's patent bolt forging machines, and bolt and nut machinery in general; together with circular saw mills with patent lever sets; lath and shingle machines, sawmill and wood-working machinery of all kinds; shafting, hangers, pulleys, gearing, bolts, etc. A specialty is made of circular saws and a complete line, comprising saws from four to sixty inches diameter is constantly carried, together with leather and rubber belting in all widths. The company make and furnish all kinds of wood-working machinery and are in a position to easily meet all competition in this important department of their business, as their facilities are such as to enable them to quote the lowest market rates, to fill orders without delay and to furnish machinery having no superior in its special line. The portable engines furnished by this concern are especially popular among practical men for they combine an exceptional number of good points, being simple and strong in design and construction, economical of fuel, light in weight, and easy of regulation, and moderate in price. The company makes a specialty of heavy machine work, and have unsurpassed facilities for doing such at short notice and in a thoroughly satisfactory manner. Employment is given to from 100 to 125 employees, and a very extensive plant of improved machinery is utilized. The works are very conveniently located on the railroad, south of passenger station at Manchester, and Western Union, Commercial Union and telephone wires enter the office, rendering it easy to send orders from any point without delay. The president of the company is Mr. Geo. B. Chandler, the well known and popular banker, and cashier of the Amoskeag National Bank, and the treasurer Mr. David B. Varney, the present mayor of Manchester, while Mr. William E. Drew acts as agent and is in fact the director and manager of the vast enterprise. Few men are better known in manufacturing and general business circles, and the leading position held by the company is largely due to his executive ability and progressive and liberal business methods.

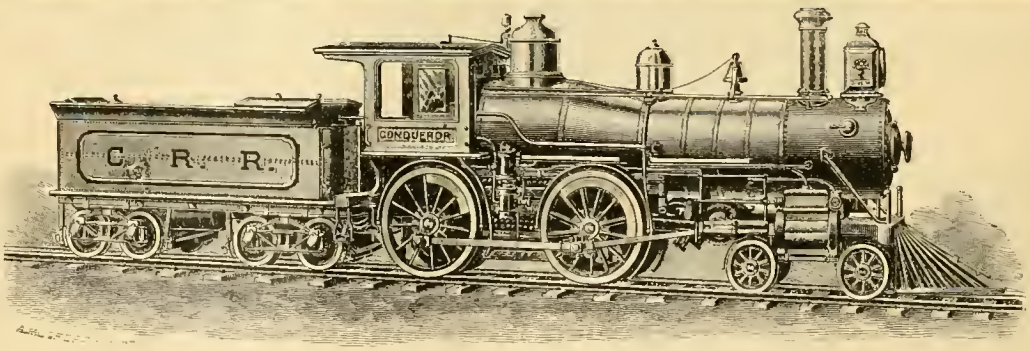
MANCHESTER LOCOMOTIVE WORKS,

Manufacturers of

LOCOMOTIVES AND STATIONARY STEAM ENGINES.

MANCHESTER, N. H.





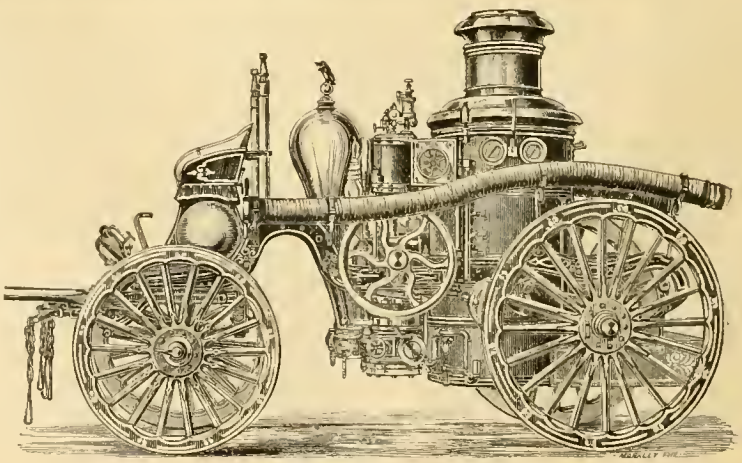
The Manchester Locomotive Works, formerly the Vulcan Works carried on under the firm name of Bailey, Blood & Co., were founded in 1853. The following year the present company was incorporated with a capital of $100,000, which has since been increased to $300,000.

At one time the company gave their exclusive attention to the manufacture of locomotives, but since purchasing the steam fire-engine business of the Amoskeag Company in 1872, they have carried on extensively the manufacture of these engines, hose carriages, and other fire apparatus.

Brass and Iron Castings are manufactured to the amount of 3,000,000 pounds per annum. The foundry is located at the south end of the city, near the Gas Works,—the various buildings covering about two acres. The remainder of the works are situated on Canal street, between Hollis and Dean streets, where they cover an area of five acres or more.

The employees number from five to seven hundred. The above cuts represent the mills and specimens of the work produced there. The officers of the company are as follows:

J. A. BURNHAM, President.
WILLIAM G. MEANS, Treasurer.
ARETAS BLOOD, Agent.



Manchester Savings Bank,

COR. ELM AND MARKET STS.,

MANCHESTER.

Were we asked to point out to a stranger in town the most noteworthy, representative and interesting manufacturing, commercial and financial institutions, we would show with a good deal of pride some of the vast mills, representing the intelligent investment of hundreds of thousands of dollars; some of the mercantile establishments occupying thousands of feet of floor-space and crowded with goods from all parts of the world offered at prices comparing favorably with those quoted at such great trade centres as Boston and New York,—but it would be with especial pride that we would call attention to the Manchester Savings Bank for in our judgment this is by far the most important, the most deserving and the most suggestive institution located in this prosperous city. Think of the vast amount of good it has accomplished since its incorporation in 1846! Think of the many whom it has encouraged to form saving and prudent habits; of the immense amount of money which it has diverted to the most advantageous and productive channels; of the inestimable benefits it has conferred upon individuals and the community by aiding people to help themselves—incomparably the most efficient aid that can be rendered anyone. Charity is too apt to debase even while it temporarily assists, but judicious encouragement in self help never hurt man or woman, and has put thousands firmly on their feet who would otherwise have lost courage and lain down to let fate deal with them unresisted. On the third of January, 1890, the Manchester Savings Bank had deposited in its keeping no less than $5,534,426,03. No man can actually realize how much money that is; still less perfectly can it be realized how much intelligent self-denial it represents, how much skilled labor earned it, and how much kindly regard for dependents prompted its accumulation. It is in some respects a sacred fund, and those who have direction of the disposal of it may well feel a responsibility quite aside from that which the judicious handling of so great a sum would entail in any event. We are glad to know that they do in fact feel this responsibility, and that the wonderful success of this bank is due as much to the conscientiousness as to the financial ability of its officers past and present. It was incorporated in 1846 and is the oldest savings bank in Manchester and the largest in the State. No savings bank in the country is more implicitly relied upon by depositors and the general public, and in no case is entire confidence more fully justified, as will be shown by the following list of officers no less than by the accompanying statement of the bank's financial condition: President, Daniel Clark; trustees: Nathan Parker, Charles F. Warren, Charles D. McDuffie, Hiram Hill, S. N. Bourne, Frederick C. Dow, Walter M. Parker, W. B. Stearns; committee of investment, Nathan Parker, Charles D. McDuffie, Charles F. Warren; treasurer, Walter M. Parker; tellers, G. H. Holbrook, Mitchell Ward; clerks, C. E. Longa, F. E. Putney and W. L. Mason.

STATEMENT, JANUARY 1st, 1891.

Resources.

Loans and Discounts	$4,929,266 96
United States Bonds	50,000.00
Railroad Bonds	847,536 17
City Bonds	303,950.00
Miscellaneous Bonds	145,000.00
Railroad Stock	92,289 00
Bank Stock	66,193.25
Manufacturing Stock	42,500 00
Real Estate	3,483.90
Cash on Hand	22,901.04
	$6,503,120 32

Liabilities.

Deposits	$5,959,566.61
Interest	253,553 71
Guaranty Fund	290,000 00
	$6,503,120.32

MANCHESTER NATIONAL BANK,

Corner Elm and Market Sts., - MANCHESTER.

To say that the banking facilities of Manchester are on a par with its manufacturing facilities is to give the former no light praise, for as a manufacturing centre Manchester has but few rivals even in New England, but the more thoroughly the local banking facilities are investigated the more favorable is the showing made, and such an investigation convinces the inquirer that individually and collectively the Manchester banks need fear comparison with no financial institutions in the Union conducted under like conditions. The Manchester National Bank has long held its present leading and representative position, for it was incorporated in 1865 and at once become thoroughly identified with the advancement of the material interests of the community. Its officers past and present are deserving of the highest credit for their intelligent and successful efforts to make the institution a power in the community, and it is pleasant to be able to say that its influence is by no means confined to this section, for the bank is well known and highly regarded in other commercial centres and it is largely owing to this fact that the management are enabled to afford so efficient, prompt and reliable a service in connection with the collection of drafts and other duties devolving upon an institution doing a general banking business. The bank has a capital of $150,000, and its general financial condition is such as to explain in a great measure the entire confidence which is reposed in the management, although a portion of this confidence is due to the individual standing of the officers and directors, and to the ability and integrity shown in the conduct of their private business affairs. The president is Mr. Nathan Parker and the cashier, Mr. Walter M. Parker; while the board of directors is made up of Messrs. Nathan Parker, John H. Maynard, Noah S. Clark, William J. Hoyt, Frederick C. Dow, Walter M. Parker and R. W. Pillsbury. The banking rooms are located at the corner of Elm and Market streets, and are very conveniently fitted up, enabling business to be transacted both accurately and expeditiously.

The Merchants National Bank, 837 Elm Street, Manchester, N. H.—The Merchants National Bank is one of the oldest established financial institutions located in this vicinity, it having been carried on as a State bank for twelve years prior to its re organization under the national banking laws in 1865. Saying nothing of "brilliant" methods or "phenomenal" financiering, but judging solely from the standpoint of genuine and long continued usefulness, it must be conceded that few if any of our New Hampshire banks have made a better showing than the one under consideration, and it is but just to state that the development of Manchester's manufacturing and mercantile interests has been very materially aided by the operations of this time-honored institution. The many "panics," and other times of disturbance and upheaval in business affairs which have threatened the commercial welfare of the nation during the nearly forty years that this bank has been conducted, have afforded ample opportunity to test its resources and to try the ability of those having its interests in charge, and far from being injuriously affected by these trials the bank has in every instance emerged from them with its credit undisturbed and with a record honorable alike to those guiding its course and whose unshaken confidence obviated what might easily have become serious embarassment. Every financial crisis has been safely passed through, every financial storm securely weathered, and in times of national prosperity as in times of national disaster the management exhibit a full and abiding confidence in the people and in the future of Manchester, and strive in every legitimate way to advance the best interests of the city. The bank has a capital of $150,000 and a large surplus; its financial condition as shown by a late statement being sound and gratifying in the highest degree and evidencing enterprise tempered by wise conservatism in the conduct of its affairs. The management are ever ready and willing to give all proper information to responsible parties concerning the institution's standing and business facilities, and in fact invite such inquiries, as they solicit the accounts of corporations, firms, merchants, manufacturers, institutions and individuals. These accounts will be received on favorable terms, and arrangements will be made advantageous to all parties concerned. Particular attention is paid to the collection of notes, drafts, interest coupons and dividends payable in any section of the country. Investment securities will be bought or sold and any communication will receive immediate and painstaking attention. The list of officers is as follows: president, James A. Weston; cashier, Daniel W. Lane; directors, John C. French, Nathan P. Hunt, Bushrod W. Hill, John M. Parker, Andrew Bunton, Charles H. Bartlett, James A. Weston.

GUARANTEE SAVINGS BANK,

837 ELM STREET,

MANCHESTER, N. H.

Speaking generally, the supply does not exceed the demand, and therefore the simple fact that so many savings banks are located in Manchester, is indicative of a gratifying amount of wise economy among the people, and this indication is fully verified on looking into the facts, for the banks are in a very prosperous condition and among them are some of the largest institutions of the kind in New Hampshire. Since the incorporation of the Guarantee Savings Bank, in 1879, it has rapidly extended its operations and has been supported in a manner which shows that the methods employed in its management are very generally understood and approved of. Other things being equal, that savings bank is the most worthy of patronage which combines the highest rate of interest with the utmost safety of the principal, and obvious as this fact may seem it is nevertheless often lost sight of by those having surplus earnings to invest. It would be well if every citizen would thoroughly familiarize himself with the general principles governing the investments of capital and particularly with those immediately connected with the operations of savings banks, for such knowledge would be of great advantage to him as an individual and indirectly to the community of which he is a member, as it would have a tendency to promote a wise conservatism and to remove the prejudices by which ignorance is invariably accompanied. The operations of the Guarantee Savings Bank have advanced the interests of the community as a whole no less than the interests of individual depositors, and we are happy to be able to say that the enterprise nad proved remunerative to those who inaugurated it, has that it gives promise of steadily and largely developing in the immediate future. The officers are men of long and varied experience in financial and commercial affairs and under their skillful management success was almost assured even before practical operations were begun. The president is Mr. John M. Parker, the treasurer is ex Governor James A. Weston, and the teller is Mr. E. H. Carpenter, the board of trustees being constituted as follows: John M. Parker, Nathan P. Hunt, David A. Parker, Hiram K. Slayton, Alonzo Elliott, J. C. French, John Kennard, B. W. Hill, James A. Weston. Executive Committee, J. M. Parker, N. P. Hunt, Jas. A. Weston. The following statement of the condition of the bank Jan. 1st, 1890, will be of interest to our readers:

Cash Guarantee Fund	$100,000.00
Resources.	
Notes	$650,580.68
Stocks	126,200.00
Bonds	129,800.00
Real Estate	12,526.03
Cash	22,348.07
Total	$941,454.78
Liabilities,	
Due Depositors	$795,133.03
Guarantee Fund and Surplus	145,669.75
Dividends Unpaid	652.00
Total	$941,454.78

KIMBALL & BROWN,

MANUFACTURERS OF

Sheep and Calf Roll Skins,

Book Skins, Lining Skins, Etc.

THE HIGHEST CASH PRICE PAID FOR HIDES, CALF AND WOOL SKINS.

1166 and 1168 ELM STREET,

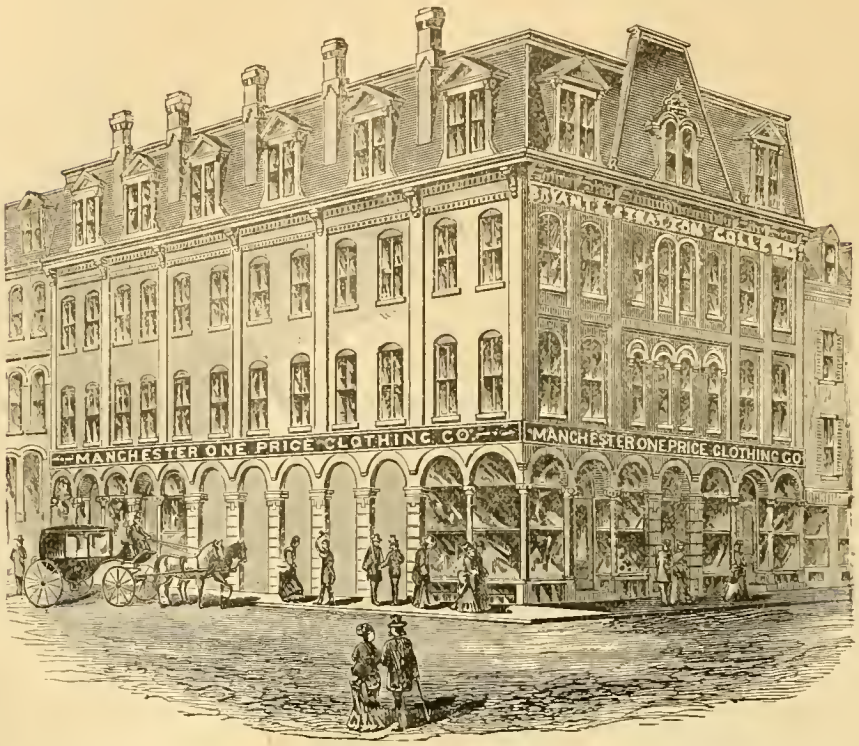
ORRIN E. KIMBALL.
SIMON H. BROWN.

Manchester, N. H.

John B. Hall, Druggist, a full line of Surgical Instruments, and Everything Pertaining to the Practice of Medicine and Surgery, 1029 Elm Street, Manchester, N. H.—As the establishments devoted to the sale of drugs and medicine rank with the most important business enterprises of a civilized community, and as that conducted by Mr. John B. Hall, holds a foremost position among similar enterprises in this section, we can by no means omit giving it the favorable mention it deserves. It was founded many years ago, and has passed through many hands having been conducted by Winn & Martin, E. Winn, and in 1872 by Miner Hawks, who was succeeded in 1873, by the present proprietor Mr. John B. Hall, a native of West Bradford, Vt. Mr. Hall is a gentleman who is well known in this section of the State, he having been representative at one time. He was colonel of the militia of New Hampshire, and he served in the army. The premises occupied are located at 1029 Elm Street, and are 18×55 feet in dimensions. He gives employment to three careful and competent assistants who are busily occupied in filling orders and attending to the calls of customers. The stock carried is large and varied, comprising a full line of surgical instruments, and everything pertaining to the practice of medicine and surgery. We are justified in asserting that no more desirable and complete assortment of such articles is to be found within a radius of many miles. The facilities for the compounding of physician's prescriptions are particularly complete, and as a specialty is made of this most important branch of the business, such orders are assured the promptest attention and the most satisfactory execution. He has the finest stock of face preparations, cosmetics, eye brow pencils, lip rouge, diamond dust, Cobb's complexion soap, choice imported perfumes, bath sponges, chamois, in fact everything pertaining to a fashionable lady's toilet. A full line of patent medicines, a select stock of imported wines, brandies and liquors, Bass ale and porter for medicinal purposes only.

John G. Lane, General Insurance Agent, and Adjuster, Manchester, N. H.—In no line of business is long and varied practical experience of more value, than in that of insurance. If any proof of this assertion be needed, it may be found in the high position held by Mr. John G. Lane among the insurance men of New Hampshire; for this gentleman has been identified with insurance matters ever since 1865, and has, during the past quarter of a century, built up an enviable and unsurpassed reputation, and he is regarded as a high authority on insurance in general. Mr Lane was born in Candia, N. H., but has resided in Manchester for many years. He has served on the school committee, and has long been thoroughly identified with the advancement of the city's best interests. His leading position and comprehensive experience in the insurance business, particularly fit him to discharge the duties of adjuster, and his services are frequently employed in that responsible capacity. Mr. Lane is a general insurance agent, and he is the representative in Manchester of some of the leading fire companies in the State, foremost among which are the New Hampshire and the People's of Manchester, and the Capital, the Phenix, the Manufacturers and Mechanics Mutual, and the Fire Underwriter's Association of Concord. Manchester people are in general well posted as to their own companies, though they may not be as well acquainted with others in the State. For their benefit we will add, that the above mentioned corporations take prominent positions, not only in New Hampshire, but throughout the New England States. Their officers are men remarkably alike for their integrity and their sound business principles; and as for the financial standing of these institutions, the figures, as shown by the annual statements, prove them to be undeniably among the most reliable companies in the country. Mr. Lane is prepared to authenticate these statements, and will cheerfully furnish any information in regard to policies, or any detail about which there may be a question.

BRYANT & STRATTON BUSINESS COLLEGE.



Bryant & Stratton Business College, Wm. Heron, Jr., Principal and Proprietor, Corner Elm and Manchester Streets, Manchester, N. H.—There is no system of education, however well devised and however skillfully and thoroughly carried out, that can assure the success in life of those who profit by it, but that such a system as is followed at the Bryant & Stratton New Hampshire Business College will so familiarize the diligent student with business usages and forms, will so acquaint him with the theory and practice of modern commercial operations, and will so equip him for mercantile life as to enable him to escape years of ill-paid office drudgery, is a fact so often demonstrated as to be established beyond the possibility of reasonable dispute. It is easy to inveigh against business colleges as "impractical," and to sneer at the ability of their graduates, but sneering proves nothing, convinces no one, and from the very nature of things must have its origin in ignorance or prejudice. Honest criticism, no matter how unfavorable, is never disregarded, but on the contrary, is welcomed by the principals of business colleges worthy of the name, for they recognize the fact that improvement is always possible in all institutions of human origin, and that competent criticism, while it points out faults, conveys valuable hints as to how they may be remedied. But intemperate denunciation is quite another matter. No one maintains that because some professors of language are incompetent we should all learn French or German "without a master,"—why then, because some so called business colleges are notoriously inefficient should we refuse to avail ourselves of the inestimable help which really worthy institutions of this kind stand ready to give us? The Bryant & Stratton New Hampshire Business College is no untried experiment; it was established a quarter of a century ago by Messrs. Bryant & Stratton, and since then more than 5,000 students have profited by the facilities it offers for obtaining a thorough and practical business training. Mr. William Heron, Jr., the present principal and proprietor, is a native of the State of New York, and has been identified with this college for more than a decade. Prof. G. A. Gaskell, whose "Compendium of Penmanship" has done more to improve the handwriting of the people than any other publication ever placed on the market, and who has a national reputation as an educator, says: "Mr. William Heron, Jr., who has charge of Bryant & Stratton College, Manchester, N. H., is a teacher of much experience and ranks among the best in the country. In his hands the Manchester school has been very prosperous, and his students have been in much demand to fill positions where trustworthy and capable young men and women were wanted in mercantile houses There is certainly no better commercial school in the United States than the Bryant & Stratton of Manchester." There is much solid wisdom in that homely old proverb, "The proof of the pudding is in the eating," and we wish we could spare the space to present even a few of the many grateful and appreciative letters from former pupils received by Mr. Heron, testifying to the great benefit derived from the college course, and we are happy to be able to add that its advantages are within the means of all, for the rates of tuition are very reasonable, as will be seen by the following schedule: Full commercial course, day and evening, thirteen weeks, $25; same to ladies, $20; special rates for those who desire a partial course. Evening school: one branch, three months, $6; two branches, three months, $8; three branches, three months, $9. Any further information will be cheerfully given on application, either in person or by mail, the college being very conveniently located at the corner of Elm and Manchester streets.

DeCOURCY & HOLLAND,

[Successors to J. H. DeCOURCY.]

DEALERS IN

WOOD AND COAL.

1158 Elm St., Cor. Bridge, Manchester.

It would probably surprise the most of our readers to learn the great amount of fuel which is consumed annually in this city, for aside from the immense quantity used by manufactures, there is a very heavy consumption for cooking, heating and domestic purposes in general. Coal is gradually but surely displacing wood as a fuel in this vicinity, although wood is still in very active demand and will be for years to come.

The establishment of which Messrs. DeCourcy and Holland are proprietors, was originally devoted exclusively to the sale of wood, but coal was added in 1886, and a very extensive business has since been built up in this commodity alone. The enterprise was carried on at one time by the senior partner, J. H. DeCourcy, the present firm being formed in 1887. It consists of Messrs. J. H. DeCourcy and D. A. Holland, the former a native of Weare, N. H., and the latter brought up in this city.

The concern carry on both a wholesale and retail business. During the past three years of the firm's existence, large coal sheds located in Kidders' Court have been maintained, but owing to the rapid increase of business it became necessary to obtain better facilities, and accordingly coal pockets of a much larger capacity were erected on land in South Manchester purchased of the People's Gas Co., situated on Nutt road, opposite the Women's Aid Hospital, and on the line of the Manchester and Portsmouth railroad. A side track is run from the main line over said land and enters the coal pockets on a trestle, thereby rendering the unloading of coal easy and rapid.

Wood of all kinds is constantly kept in stock and can be bought in cord wood length or fitted for the stove. Orders for prepared wood are delivered with the utmost despatch as the facilities for preparing it are not surpassed in the city, steam power being used instead of horse power. Employment is given to fifteen assistants who are experienced in the business. "Honest dealing and reasonable prices" is the watchword of this firm and to a strict adherence to this principle is due the success of this large and growing business.

DeCourcy & Holland have two offices. The principal one is located at 1158 Elm street, corner Bridge, and is connected by telephone: the other is located at the coal pockets in South Manchester and is also connected by telephone. Orders left in either offices will receive immediate and painstaking attention.

Coal Pockets at South Manchester.

NEW HAMPSHIRE TRUST CO.,

City Hall Building, Manchester, N. H.

CASH CAPITAL, $500,000.

This representative trust company was incorporated in 1885 under a special charter from the State of New Hampshire, its provisions requiring the State bank commissioners to make an annual detailed examination of its affairs, both assets and liabilities; the result being published with the savings bank reports. The commissioners must satisfy themselves that the company's capital is paid up in cash, that it does not own or loan money on its own stock, and in short that all restrictive conditions are rigidly complied with. The natural result of the general knowledge of such supervision and of the character of the men identified with the enterprise has been to give the company already a leading and honorable position among the financial institutions of New England, and to have gained for it a liberal and influential patronage. It is very ably officered, its board of directors being composed of men highly esteemed in financial and general business circles for their prudence, ability and just and conservative methods, as will be seen by a perusal of the following list: *Directors*, James F. Briggs, Manchester, president First National Bank, Hillsboro; Charles H. Bartlett, Manchester, formerly clerk United States District Court; John C. French, Manchester, secretary New Hampshire Fire Insurance Co.; Alonzo Elliott, Manchester, banker; William P. Chamberlain, Keene, N. H.; Seth M. Richards, Newport, N. H., of Dexter Richards & Son; Hiram A. Tuttle, Pittsfield, N. H.; Sumner B. Pearmain, Boston, Mass., of Pearmain & Brooks, brokers; Henry Allison, Fitchburg, Mass., president Safety Fund National Bank; Benjamin F. Cutter, Boston, Mass.; Henry K. French, Peterborough, N. H., president Monadnock R. R.; John M. Parker, Goffstown, N. H., president Guaranty Savings Bank, Manchester; Charles H. Sawyer, Dover, N. H., of Sawyer Woolen Mills; Hiram D. Upton, Manchester, formerly cashier Monadnock National Bank, East Jaffray, N. H.; Foster R. Clement, Minneapolis, Minn., formerly manager Northwestern Trust Co.; Leonard P. Foster, Boston, Mass.; George S Dowley, Brattleboro, Vt., president Vermont National Bank; George C. Fiske, Springfield, Mass., president Wason Car Co.; George R. Eaton, Lancaster, N. H., president Lancaster National Bank; Andrew Bunton, Manchester, superintendent American Express Co.; Alonzo C. Tenney, Boston, Mass., with Middlesex Co.; John Laighton, treasurer Granite State Fire Insurance Co., Portsmouth, N. H; James Minot, Concord, Cashier Mechanics Nat'l Bank; L. Melville French, M. D., Manchester; William H. Shurtleff, Manchester, of Cheney, Shurtleff & Cheney, Insurance. The company loans money in the West through salaried men only, who are experienced and reliable, and are under heavy bonds for faithful service. Security and not a high rate of interest is the object sought and therefore loans are confined to the older settled districts where the risk is very small. The securities issued by this company are held by banks, insurance companies and other institutions as well as by the most cautious private investors and are looked upon as safe beyond a reasonable doubt. They include six per cent. bonds, interest payable semi-annually, in denominations of $100, $200, $500 and $1000, and six per cent. guaranteed first mortgages of real estate, running three to five years, and offered in amounts ranging from $200 upwards. These mortgages are not intended to exceed 40 per cent. of the true value of the property securing them. The company pays a liberal interest free of all tax on deposits in the savings bank department, those remaining two months or more drawing interest from the day deposited until the day withdrawn. Accounts subject to check will also be received, together with trust funds of all descriptions.

The following condensed statement showing the condition of affairs June 16, 1891, will be of interest in this connection:

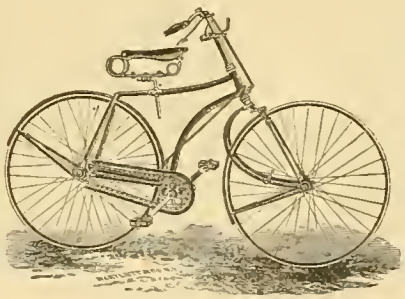
ASSETS.

First Mortgages of Real Estate	$3,379,730.80
*Other Notes and Bills	1,557,651.52
Stocks and Bonds,	100,668.71
Overdrafts	376.54
Cash on Hand and in Banks	137,772.58
Due from Agents	238,729 37
Real Estate Accounts	28,768.93
Tax Sale Certificates	1,437.06
	$5,445,135.51

*Does not include overdue coupons nor notes given to secure overdue coupons. Overdue coupons are charged off and do not appear as assets.

LIABILITIES.

Capital Paid in	$500,000.00
Surplus and Profits	75,521.68
Contingent Fund	60,000.00
Deposits	454,925.85
Debentures outstanding	3,309,000.00
Guaranteed Mortgages Outstanding	1,031,687.98
Dividend payable July 15, 1891, on $400,000 capital	14,000.00
	$5,445,135 51



Manchester Hardware Co., Aretas Blood, President and Treasurer. (Successors to Daniels & Co.,) Jobbers and Retail dealers in Hardware, Iron and Steel, Carriage Hardware and Wood Work, Paints, Oils, Glass, Manufacturers' Supplies, Belting, Guns, Fishing Tackle and Sporting Goods of all kinds; Agricultural Implements, Seeds and Fertilizers, 938 Elm Street, Manchester, N. H.—The Manchester Hardware Company are among the largest dealers in hardware in New Hampshire, for, as successors to Daniels & Co., they enjoyed extensive and desirable patronage from the very beginning, and the business has since been materially developed in every department. This concern is a regularly incorporated company, of which Mr. Aretas Blood is both president and treasurer, having recently succeeded Mr. A. H. Daniels in the former office. Spacious premises are utilized at No. 938 Elm street, and a very heavy and varied stock is carried; comprising hardware, iron, steel, manufacturers' supplies, belting, carriage hardware and woodwork; paints, oils, varnishes, brushes, and painters' and glaziers' supplies in general, together with sporting goods, guns, fishing tackle, agricultural implements, seeds and fertilizers. The company are also agent for the celebrated Victor Bicycles which are now so widely used throughout the country. Mr. F. R. Parker being the manager of this department It will be seen that all classes of trade are catered to, and we may add, that no establishment in the state is better prepared to quote postively the lowest market rates on goods of standard and guaranteed excellence. The company are jobbers as well as retailers, and are in a position to furnish anything in their line, in any desired quantity, without delay. A very popular feature of the management is the prompt and courteous attention assured to every caller, for an adequate force of thoroughly competent assistants is employed, and customers more promptly served than at many stores doing a much smaller business.

FRANK P. KIMBALL,

Men's, Youths' and Boys'

CLOTHING

AND

Gent's : Furnishing : Goods.

1059 ELM STREET, - MANCHESTER, N. H.

One thing that never fails to excite the astonishment and admiration of visitors to this country is the generally well-dressed appearance of the people. We hear a great deal about the superiority of English, French and German suitings, and wonderful stories are told about Scotch garments made of such durable material that one of them will serve several generations, but in spite of these things and of what some of our patriotic (?) fellow countrymen are pleased to call the "worthlessness" of American fabrics, it still remains a fact that the inhabitants of the United States are the best dressed people in the world. The manufacture of ready-made clothing has here been brought to a very high stage of perfection, and it cannot be truthfully denied that the finer grades of such garments will bear comparison with the best custom work, while of course their cost is much less. Probably as carefully and skillfully chosen a stock of clothing as the city of Manchester contains is that carried by Mr. Frank P. Kimball, doing business at No. 1059 Elm street, where premises having a total area of 5,600 square feet are occupied. This assortment is wonderfully complete and comprises men's, youths' and boys' clothing of all descriptions, suitable for street, dress and working wear, together with a full line of gentlemen's furnishings in which the latest fashionable novelties are represented. Mr. Kimball is a native of Chelsea, Mass., and has been identified with his present establishment since 1885, having then succeeded Mr. H. M. Tarbell who began operations in 1883. An extensive trade has been built up, for the residents of Manchester are not slow to appreciate bargains and there is no store in town at which more genuine value in clothing is given for money received. Prompt and polite attention is assured to every customer, for ten assistants are employed and no trouble is spared to afford intelligent and efficient service at all times.

R. G. SULLIVAN,

Manufacturer of and Dealer in FINE CIGARS AND JOBBER OF TOBACCO, PIPES, SMOKERS' ARTICLES, Etc. Proprietor of the 7-20-4 10c. Cigar.

No. 803 Elm Street, Granite Block, Manchester, N. H.

It is a noticeable fact, found in reviewing the business interests of our cities in different parts of the country, that many of the largest and most successful commercial houses have grown from small beginnings. An appropriate and marked example of this observation is offered by one of the leading tobacco houses in the State, namely that of R. G. Sullivan, of Manchester. The business was established in 1874 by Messrs. Sullivan & Stuber. This partnership lasted only one year, since which time Mr. Sullivan has maintained exclusive control of the entire business. At first manufacturing was done on a limited scale, only two or three hands being employed in this department. Success attended Mr Sullivan's efforts; the trade grew steadily and rapidly, until to-day his employees number eighty five, his pay roll amounts to the immense sum of $45,000 a year, and the annual product in cigars is 3,000,000. The increase in production of cigars last year over the year previous amounts to 700,000, and the business continues to grow with satisfactory rapidity. The factory is a fine brick and stone building, three stories in height, and covering an area of 37×50 feet. It is supplied with an elevator and all other modern appliances for safety and utility; and every convenience for the manufacture and storage of goods, and the successful prosecution of the business. The cigars manufactured by this house are superior and uniform in quality, the greatest care being observed in every detail of the work. Mr. Sullivan makes a specialty in the manufacture of a cigar, whose equal it is hard to find for the same moderate price. This cigar has become celebrated, and the demand for it is enormous. Owing to the recent high rate of duty on imported cigars, it is impossible to import a fine grade cigar to retail for ten cents. To meet the demand for such an article, Mr. Sullivan has placed upon the market one which is warranted to be made of the finest quality imported tobacco and strictly hand made; it is the 7-20-4-PERFECT, and every cigar is branded with this name. Another specialty is the *Little Gold Dust Five Cent Cigar*, which is an excellent article for the price. Mr. Sullivan maintains two wholesale and retail stores, one at No 803 Elm street, in this city, the other at No. 90 Main street, Laconia. The Manchester store was established in 1874. The premises are of 80×25 feet dimensions and employment is given to three assistants. The branch store at Laconia was opened in 1886. This is a building measuring 80×15 feet, where the attendance of three employees is necessary. At both of these establishments a complete line of tobaccos of different kinds, pipes and smokers' articles of every description, both at wholesale and retail, are to be found, and it is needless to say all customers receive prompt and careful attention.

J. B. Jones, Appraiser, Auctioneer and Commission Merchant, dealer in all Kinds of Housekeeping Goods, etc., 983 Elm Street, Manchester, N. H.—That a competent and thoroughly trustworthy appraiser, auctioneer and commission merchant is capable of rendering very valuable service in such a city as Manchester, is too obvious to require demonstration but if proof of it were needed it could be found in the reputation attained by Mr. J. B. Jones since he began operations in 1865. Mr. Jones is a native of Rumney, N. H., has served as county sheriff and is probably as widely known a business man as can be found in this city, for in addition to his local trade he has long made a practice of attending auction sales in any part of the State and has thus made friends in every section of New Hampshire. When we say that he refers to such men as Ex Governor Frederick Smyth; Ex Gov. James A. Weston, and Hon. B. P. Cilley; any further remarks as to his competency or integrity would be entirely superflous. Mr. Jones is an extensive dealer in housekeeping goods, etc., and utilizes a commodious and well-arranged establishment at No. 983 Elm street, the premises comprisiug three floors, and having a total area of about 6000 square feet. An immense stock of house furnishings of every description is constantly to be found here, but it is changing all the time and those in search of bargains cannot afiord to omit visiting this representative store for what is not there to-day may be there to-morrow; while an article there to-morrow may be gone the day after; so that frequent inspections and prompt action in buying are indispensable to the attainment of the best results Mr. Jones always wants second-hand furniture and is prepared to give a fair price for it at all times. He employs an ample force of assistants, and visitors are assured immediate and polite attention.

W. R. Call, Photographer, 905 Elm Street, Manchester, N. H.—It would be a difficult matter, if we were asked the question, to name a more thoroughly artistic photographer in Manchester than Mr. W R. Call. With him it has been as much a matter of pleasure as of business to adopt and investigate any and all the improvements which have constantly been made within the past twenty years in the science of photography, and in the methods employed for securing the most perfect and artistic "counterfeit presentments" of one's self, friends or relations. That he is an enthusiast in the profession there can be no doubt, especially if one pays a visit to his well-lighted and handsomely arranged establishment at No. 905 Elm street. At this most eligible location his rooms are fitted up with a due and proper consideration for both the comfort of his patrons and the proper prosecution of his business, and upon the walls are hung not a few choice specimens of the photographic art. All work produced by Mr. Call is of a superior character, and the same care is bestowed upon a dozen of small *carte de visites* as upon the costliest portrait and he spares no pains or trouble to satisfy his patrons in every way. Mr. Call commenced business as a photographer here in Manchester in 1868, at that date succeeding Mr. S. D. Quint, and he now enjoys a widespread reputation and a steadily increasing trade, requiring the services of five assistants. He is a native of Canada, and his methodical business arrangements, wide experience, excellent judgment, and sterling integrity, justly entitle him to the high reputation which he enjoys in the business community.

C. T. Allen, dealer in Meats, Poultry and Fish, Oysters, Clams, Lobsters, etc, No. 1047 Elm Street, Opposite Smyth's Block, Manchester, N. H —No man can carry on the retail provision business for eleven years in one location, without becoming acquainted with a great many people and becoming widely known himself; and when at the time we have specified his business is larger than ever before, and he is held in the highest esteem, it is evident that his business methods must be honorable and liberal, and his goods first-class in every respect. This business was first started by Cook & Miller, in 1859. In 1869 it was conducted by Mr. R. M. Miller, who was succeeded in 1878 by Mr. J. W. Atwood who carried it on for one year, when in 1879 Mr. C. T. Allen became the proprietor, and a visit to his store at the present time, will show that he was never better prepared to meet the demands of his customers. A store is utilized of the dimensions of 22×70 feet, and employment is given to three active and intelligent assistants. Mr. Allen is a native of Boston, Mass., and in view of his long experience, it is not surprising that he should thoroughly understand his line of business, in all its branches. He deals largely in meats, poultry, and fish, oysters, clams, lobsters, etc. These goods are selected expressly for first-class family trade and consumption, and are fully guaranteed as to their freshness and qualities for such purposes. He is careful to offer only such articles as he can confidently recommend, and by keeping faith with his customers, has built up an enviable reputation.

Miss S. E. Butterfield, 99 Cent Store, 1010 to 1014 Elm Street, Stark Block, Manchester, N. H.—There is not a more popular store of its kind in Manchester than the 99 cent store conducted by Miss S. E. Butterfield, and what is still more gratifying to her customers is the fact that the stock it contains is well suited to the store, being one of the most carefully selected assortments of fancy goods to be found in Manchester. Miss S. E. Butterfield is a native of Massachusetts, and founded her present business here, in 1878, and from the very magnitude of her trade, is able to offer her customers inducements which it would be very hard to parallel elsewhere. One floor 25×40 feet and a basement 30×100 feet, are occupied, and the different departments of the stock are so arranged as to make selection comparatively easy. Fancy goods, toys, tin and glass ware, pictures, etc., are offered at prices that assure a rapid disposal of the stock, for Miss Butterfield prefers the "nimble penny" to the "slow sixpence," and hence takes measures to sell goods quickly, making room for a fresh supply. Staple articles as well as fashionable novelties are at hand in great variety, and some of the fancy goods offered at this store could not be found elsewhere in this vicinity, for Miss Butterfield keeps a sharp eye on the market, and is ever on the alert to procure specialties suited to her class of trade. An extensive retail business is done, and the services of four competent and polite assistants are required to give callers the prompt attention they are accustomed to receive at this popular establishment, and business relations entered into at this popular store located at Nos. 1010 to 1014 Elm street are certain to prove not only pleasant but advantageous.

F. H. Simpkins, Manufacturer of Loom Harness, Forsaith's Building, Auburn Street, Manchester.—The introduction of any important manufacturing enterprise is sure to be followed by the starting of a number of tributary undertakings is in direct proportion to the magnitude of the parent enterprise it is not surprising that the great textile fabric manufacturing establishments of Manchester should have given rise to many undertakings of more or less prominence. One of the most noteworthy among them is that conducted by Mr. F. H. Simpkins, who is engaged in the manufacture of loom harness, and occupies well-equipped premises in Forsaith's building, corner Franklin and Auburn streets Mr. Simpkins was born in England, and is a master of his business in every detail. He founded his present enterprise in 1873, and has long held the reputation of producing harness equal to any in the market; their uniform reliability having caused them to be regularly used in some of the leading mills of this country. This uniformity is the natural result of the use of carefully selected material, the employment of skilled assistance and the careful supervision of every detail of the work; and Mr. Simpkins spares no pains to maintain the enviable reputation his productions have won. He is prepared to fill orders without delay, and to quote the lowest market rates at all times.

HIGGINS BROS. COMPANY,

CARPETS, FURNITURE, CROCKERY, CHINA, PLATED WARE, CUTLERY AND LAMPS.

Agents for the Whitney Baby Carriage,

AND MANUFACTURERS OF THE

DRY AIR ASH REFRIGERATOR,

ELM AND LOWELL STREETS,

Formerly City Hotel. MANCHESTER, N. H.

F. Higgins, Pres. W. C. Patten. H. F. Higgins, Treas.

The house furnishing goods trade has developed very largely within the last score of years, and has to a great extent passed into the hands of those who have the ability and the facilities for carrying on operations in a very extensive way, for experience proves that the interests of true economy are best served under such conditions and that genuine advantages are gained by consumers. The enterprise conducted by the Higgins Bros. Co. was inaugurated in 1872 by Mr. E. F. Higgins, who was shortly succeeded by Messrs. Higgins Bros., and they in turn were succeeded by the existing company which was organized February 1, 1887. The gentlemen now identified with it are Messrs. F. Higgins, president; H. F. Higgins, treasurer; W. C. Patten, clerk, who are all well and favorably known in business circles. The company utilize the premises at the corner of Elm and Lowell streets, known as the City Hotel, and carry an immense stock, as they easily can, for the building comprises four floors and a basement of the dimensions of 40×125 feet, giving a total floor space of no less than 25,000 square feet. Among the most important commodities dealt in may be mentioned crockery, china and carpets on the first floor; fine parlor furniture and draperies on the second floor; an extensive line of chamber and dining room furniture on the third floor; while the basement is filled with bedding, rattan furniture, stone ware, etc. Their stock is one of the largest and best selected north of Boston The company finish their own chamber furniture, upholster their own parlor furniture, make their own mattresses and bedding, and control several leading lines made by other manufacturers, therefore are in a position to know just what they are offering to their customers, and to provide goods especially adapted to their own trade. They employ twenty to thirty assistants, and have facilities for filling the largest orders at the shortest possible notice, while the wants of even the smallest buyers are as promptly and carefully supplied. The company act as agents for the celebrated Whitney baby carriages of which they annually supply a large number throughout the State; are agents for the famed Crosby invalid beds; manufacturers of the dry air ash refrigerator, which is one of the very few family refrigerators constructed on correct scientific principles. Their fine stock of carpetings is bought directly from the manufacturers. Their china and crockery comes direct from the best foreign and American patterns, for they sell both imported and domestic wares. In fact, being the largest handlers and distributors of house furnishing goods in New Hampshire, they have facilities for buying and selling goods possessed by few metropolitan firms, and so well have they improved those facilities that to day they stand the leaders in their business in this section of New England.

C. L. Walker, Human Hair Dealer and Wig Maker, Ladies' and Children's Hair dressing; 915½ Elm Street, Manchester, N. H.—The art of wig making is now regarded as the precursor of an art founded on a more literal and accurate reproduction of nature than the world has yet seen. Among the oldest and most noted establishments in Manchester for the sale of human hair, and hair dressers materials, is that of Mr C. L. Walker, practical wig maker, and dealer in all kinds of human hair goods. The premises located at No 915½ Elm street, consist of a salesroom and hair-dressing room, where will be found one of the most complete stocks of hair goods in the city, including fine ventilated goods and wigs of every description for both ladies and gentlemen. Hair cutting, shampooing, singeing, curling and hair dressing is done in the latest and most approved styles. A separate room is fitted up for ladies and children in the most convenient and comfortable manner. The services of an experienced and skilled hair-dresser is employed in addition to the personal supervision of the proprietor. Mr. Walker is a native of Alton, N H. In 1869 he began operations in Manchester, as a practical wig maker and hair dresser, and if we mistake not the reputation and business of his establishment have not been built up by loud advertising or vain boasting, but by the excellence of material and artistic workmanship, which have given most complete satisfaction.

Drake & Parker, Established 1866, Successors to Drake & Dodge, Jobbers in Flour and Grain, Granite Street, Manchester, N. H.—Among the representative business undertakings of this city prominent mention should be made of that conducted by Messrs. Drake & Parker, for it is now almost a quarter of a century since this enterprise was inaugurated, its inception dating back to 1866, when operations were begun by Messrs Drake & Carpenter. This firm was succeeded in 1885 by Messrs. Drake & Dodge, who gave place to the present concern in 1890. The partners are Messrs. F. J. Drake and H. W. Parker, both of whom are New Hampshire men by birth. Mr. Drake being a native of Pittsfield and Mr. Parker of Goffstown. The firm are very extensive jobbers in flour and grain, and carry an immense stock, the premises utilized being located on Granite street, and having an area of 8,000 square feet. All the standard brands of flour are dealt in, the firm being agent for Pillsbury's and Washburn's best, a specialty being made of those grades particularly adapted to family use. Lime and cement can also be obtained here; and Messrs. Drake & Parker not only handle goods of guaranteed excellence but quote the lowest market rates on all the commodities they deal in. Employment is given to three efficient assistants, and despite the magnitude of the business all orders are promptly as well as accurately filled.

A. M. Eastman, Groceries, Foreign and Domestic Fruits, Imported and Fresh Made Confections, Meats and Provisions, 850 Elm Street, Manchester, N. H.—It is perfectly safe to assume that practically all of our readers will be interested in the establishment of which Mr. Eastman is proprietor, for nearly everybody is fond of choice eating and is desirous of finding a place where a large assortment of such is kept, and where the lowest market rates are quoted. Mr. Eastman keeps constantly on hand the best of family groceries and foreign and domestic fruits, which will be found in a great variety. He has a large assortment of imported and fresh made confections which will not fail to please the most fastidious. He also carries a full stock of meats and provisions, and all that can come under this head will be found of a superior quality and in an inviting condition, and it is worth one's while to call and examine this carefully selected and desirable stock of goods, even if you are not intending to purchase at the time, for when you do wish for them you will not forget where you saw such a variety of choice eatables. This house has long been known to the residents of Manchester, as it was established by Mr. Wm. E Eastman & Son, and conducted under that name for about ten years. In 1870 Mr. A. M. Eastman became sole proprietor, and has since then carried on the business The premises occupied comprise one floor and basement measuring 20×100 feet. Employment is given to ten efficient assistants, who are kept constantly engaged in attending to the various orders. Mr. Eastman insists upon equally prompt and polite attention being given every customer, large or small. His prices are as low as the lowest, quality considered, and the goods may be depended upon to prove just as represented.

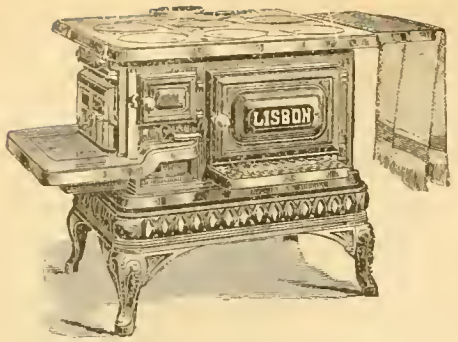
Partridge Brothers, Successors to W. H. H. Colby, Flour, Feed and Grain, Baled Hay and Straw, No. 1258 Elm Street, Manchester, N. H.—The Partridge Brothers have an unsurpassed reputation for selling grain, feed, flour, and similar commodities at bottom prices, and as the quality of their goods is always well up to the standard, it is but natural that a very large business should be done. The undertaking was founded by Samuel Poor, who was succeeded by W. H. H. Colby, the present firm assuming entire management in 1885. Operations are carried on under the immediate supervision of Mr. A. L. and C. S. Partridge, who are both natives of Norwich, Vt., and are extremely well known in this section. The premises occupied being located at No. 1258 Elm street, and are 3000 feet in dimensions. A heavy stock is constantly on hand, and a large retail trade is transacted, all orders being filled with promptness and accuracy. The stock dealt in comprises flour, feed, grain, baled hay and straw, and as has been previously intimated, great care is taken to handle goods of uniformly satisfactory quality.

Dr. C. W. Buck, Dentist, Office, 788 Elm Street, Manchester, N. H.—In the rapid improvements of the last quarter of a century, every branch of business has seemed to move forward, but none more so than the dental art, which would seem to be at its height, especially as we view the appliances and improvements of our best dental rooms. Dr. C. W. Buck, stands high among the men in this city engaged in this profession, and no pains or money is spared to provide every modern invention, and all branches of dentistry are conducted in an enlightened manner. Dr. Buck's office is located at No. 788 Elm street, and is handsomely furnished, and supplied with every convenience for the comfort of his many patrons. Dr. Buck has been identified with his profession in Manchester since 1876, and has obtained a reputation for first-class work and reasonable prices. He is thoroughly conversant with the dental art, and conducts it in all its varied and difficult operations. Dr. Buck is a native of Cambridge, Vermont, and is well and favorably known in social as well as business circles of this community. We commend him and his establishment to the favorable notice of all the interested readers of this volume.

F. S. Allen, the Tailor, Manager New Hampshire Agency Bunker Hill Custom Pants Company, Boston. 788 Elm Street, Manchester, N. H.—Those who judge of the value of a garment entirely by the price of it will probably not think much of the productions of Mr. F. S. Allen when we say that he quotes very low rates, being satisfied with a small margin of profit, but those sensible people (and we are happy to say Manchester has her full share of them) who look at things as they really are and are no more impressed in favor of a garment because a big price is put on it, than they are prejudiced against one that is quoted at a low figure, will examine the clothing Mr. Allen turns out,—and that is all he asks anyone to do, being confident that the result will be more business for him and a larger circle of regular patrons. He is a native of Massachusetts, and is manager of the New Hampshire agency of a live Boston house,—the famous "Bunker Hill Custom Pants Company." His chambers are at No. 788 Elm street, and callers are always assured prompt and courteous attention. Custom clothing makes a great deal more difference in one's appearance than many people think, and in these days when appearances count for so much in business as well as in social life, it is well worth while to be neatly and fashionably dressed, especially when the cost of well-made custom garments are reduced to Mr Allen's figures. He can fill orders promptly and we have no hesitation in guaranteeing satisfaction to those who may take advantage of the facilities he offers.

"Up-Town" Shoe Store, J. Francis, dealer in Boots, Shoes, and Rubbers, No. 1209 Elm Street, Kimball Block, Manchester, N. H.—Everybody wants to know where he can obtain a good boot or shoe at a low price, and will therefore be interested in what we have to say concerning the "Up-Town" Shoe Store, conducted by Mr. Francis, for this gentleman carries a large and desirable stock of foot-wear, and quotes low market rates, as a comparison of his prices with those of other dealers will show. Business was started here by Mr. Frank Good, but the present proprietor took possession of the store in 1876, and has built up his present large business by giving to it his unremitting and careful attention, and by making it a point, to let no caller leave his store under the impression that he had been unfairly used or discourteously treated. The premises are located at 1209 Elm street, Kimball Block and will measure 20×60 feet in dimensions. The stock of boots, shoes and rubbers, is displayed to good advantage, and of sufficient variety to enable all to find what they want, and that too at prices within the reach of everyone. All customers are waited upon promptly and goods are cheerfully shown, and fitted with care to children as well as to everyone else.

S. M. Worthley, dealer in Groceries, Provisions, Flour, Teas, Coffees, Spices, Canned Fruits and Vegetables; 425 Lake Avenue, cor. Massabesic Street, Manchester, N. H.—The undertaking carried on by Mr S. M. Worthley was founded by him in 1888, and now ranks with the most popular of its kind in this vicinity. Mr. Worthley is a native of Vermont and served in the army during our late Southern war. He has so extended and varied an experience in connection with his present line of business as to be able to offer his customers special advantages, as indeed may be guessed from the popularity of his establishment, it being one of the most liberally patronized stores of its kind in this city. The premises made use of are located at No. 425 Lake avenue, corner of Massabesic street, being 20×65 feet in dimensions, and contains a large and particularly varied stock comprising groceries, provisions, flour, teas, coffees, spices, canned fruits, vegetables, etc. All of which are offered at the lowest market rates. Mr. Worthley caters to all classes of trade and endeavors to fully satisfy every customer, his goods being warranted to prove as represented, and prompt and polite attention being assured to all. Employment is given to two assistants and orders will be carefully filled and delivered at short notice.



John Driscoll, dealer in Stoves, Refrigerators, Ranges, Silver Ware, Wooden Ware and Tin Ware. 762 Elm Street, Manchester, N. H.—The progress of invention has made life easier in many ways, and he who keeps best informed as to the general improvements made in articles designed for every day use is the one who will naturally profit most by them. Take for instance when buying a stove, the market is crowded with stoves of all kinds, big and little, for heating, for cooking, and for both—but some *one* of these is the best there is for your purpose; now no man not in the stove business can be expected to know all about the many kinds offered for sale, but all of us should have a general idea of what improvements have been made and thus be in a position to judge intelligently concerning the claims made for any stove or range. One thing that every body can do is to deal exclusively with reliable houses. There are many such to be found, but in our opinion one might search far and long before coming across one more trustworthy in every way than that carried on by Mr. John Driscoll at 762 Elm street. The premises comprise two stores each 20×100 feet in dimensions. This establishment was opened by Mr. J. W. Thatcher, who was succeeded in 1878 by Rock & Driscoll, but in 1888 Mr. Driscoll became sole proprietor, and he is acknowledged to be thoroughly acquainted with every detail of his business. He has a full supply of stoves, ranges, refrigerators, silver ware, wooden ware, and tin ware, and can warrant satisfaction to all.

D. E. Guiney, Plumbing, Steam, Gas and Water Piping, Tin Ware and Kitchen Furnishing Goods; Pumps of all Kinds Set and Repaired; Akron Sewer and Drain Pipe Sold and Laid; No. 649 Elm Street, Manchester, N. H.—No man who has had an experience with defective steam, gas, water or drain pipes, wants to have it repeated, for such things are always annoying and in many cases are dangerous. So deadly an agent as illuminating gas, cannot be too carefully confined, and although steam is comparatively harmless as far as danger to life is concerned, still it may seriously damage valuable property and should be kept where it belongs. Therefore piping of all kinds should be carefully done by competent hands, and, as not all those who profess to be skilled in this line really are so, we take pleasure in calling the reader's attention to Mr. D. E. Guiney, doing business at No. 649 Elm street, for we know that this gentleman is an expert in this branch of business and may be fully depended upon to satisfactorily carry out any operation which he may undertake. Mr. Guiney is a native of Manchester, and is a member of the common council, and being widely known and highly respected throughout the community. The enterprise under his charge was started by him in 1884, and has for some time been an assured success, as the public are quick to perceive the advantages of dealing with his house and have consequently given it liberal patronage. The premises occupied contain a complete assortment of tin ware and kitchen furnishing goods, pumps of all kinds, which are set and repaired. The Akron sewer and drain pipes are also sold and laid, and piping of all kinds will be done at short notice, and at prices that cannot fail to be satisfactory. Employment is given to three efficient assistants.

J. Murray, dealer in Boots, Shoes and Rubbers, No. 631 Elm Street, Manchester, N. H.—In a volume of this nature mention should be made of Mr. J. Murray, dealer in boots, shoes and rubbers. It is twenty years since Mr. Murray first became known to the residents of Manchester. He then made boots and shoes to order, and many of his former patrons can testify to the good quality of of his productions. In 1874 he commenced the retail business on Merrimack street. In 1882, he removed to his present location No. 631 Elm street. Mr. Murray is well known by the residents of Manchester as a reliable and trustworthy merchant. His business is constantly increasing, a fact which enables him to keep his everchanging stock replete with all the latest styles and novelties in boots, shoes, and rubbers. He has won a high reputation in trade for his strict integrity and honorable business methods. The premises occupied are 20×40 feet in dimensions and are well arranged for his purposes.

W. H. Adams, Harness Maker, All Kinds of Horse Furnishing Goods at Lowest Prices, Repairing, Oiling, and Cleaning a Specialty, 370 Chestnut Street, Manchester, N. H.—Competition is an excellent thing, no doubt, but it has its bad points, like everything else, and not the least of these is the tendency it causes to produce inferior goods. In some lines of manufacture, inferior goods do not increase the chances of accident, however unsatisfactory and annoying they may be, but this is not the case where harness is concerned, and many a "mysterious" runaway, which has caused loss of property and even life, was but the result of breakage in a cheap and ill made harness. Horses will run away sometimes, of course, for other reasons than this, but if the harness be strong, and the driver cool and experienced, little harm is apt to follow. "Get the best" is a good rule to follow when purchasing harness, and horse furnishings. An excellent place to "get the best" at the lowest market rates, is at the store of Mr. W. H. Adams, at No. 370 Chestnut street. This gentleman deals in all kinds of horse furnishings, and sells them at the lowest prices. He also repairs harnesses of all kinds, and is prepared to make harness to order that is warranted to fit the horse that is to wear it. Repairing, oiling, and cleaning a specialty.

John Bryson, dealer in Wall Paper, Paints, and Oils, House and Sign Painting, Glazing, etc. Mixed Paints and Glass for Sale, 677 Elm Street, near Central, Manchester, N. H.—The work of the house and sign painter is very important combining as it does utility and beauty, and it is becoming more and more important every year. The day has gone by when a square structure covered with white paint answered for a dwelling house, for nowadays we have cosy looking buildings with a bewildering confusion of angles, etc., painted in three or four colors and appearing as home-like without as they are within. But to get the best effects from such dwellings it is essential that they should be painted by experienced hands, and not only that, but the material used should be first-class and able to stand the severity of our New England weather. Therefore house owners will find it worth their while to take some little trouble to place all such work in competent hands and they can possibly do no better than to leave their orders with Mr. John Bryson doing business at No. 677 Elm street, for this gentleman has been engaged in the painting industry for about eighteen years. He has gained a reputation second to none for durable, tasteful, and entirely satisfactory work. The business premises occupied by Mr. Bryson are about 500 feet in dimensions, where in addition to custom house and sign painting, glazing, etc., he does an extensive retail trade in wall-papers, paints and oils, also mixed paints and glass. Employment is given to twenty thoroughly experienced and skilled assistants, and all orders in any of the above lines of business will be promptly filled and executed in the most satisfactory manner.

R. D. Gay, Upholsterer, and dealer in Paper Hangings, Window Shades, Lace and Drapery Curtains, and Upholstery Goods, Stamping and Embroidery Department; 72 Hanover Street, Manchester, N. H.—While there is much work about a house that a careful housekeeper can do herself or have done under her own direction, in the way of cleaning and renovating, there is also considerable that requires special facilities and experience to do successfully and here is where the services of a competent upholsterer becomes of value. We are aware that there are some claiming to be practical upholsterers, who are utterly unworthy of the name, while there are others who may be trusted to perform all the work allotted to them, with fidelity and discretion Prominent among such is Mr. R. D. Gay, located at No. 72 Hanover street, Manchester, where he established his business in 1873. Every facility is at hand to perform all the work which may be received at short notice, and in the same thoroughly first class manner that has ever characterized the operation of this concern. Mr. Gay is a thoroughly practical upholsterer, and also deals extensively in paper hangings, window shades, lace and drapery curtains, and upholstery goods of all kinds. He also has a stamping and embroidery department. Four skilled assistants are employed, and we can assure our readers that they will find it to their advantage, to avail themselves of the inducements presented by Mr. Gay who respectfully solicits a share of their patronage.

J. Hodge, Mouldings, Brackets, Window and Door Frames, Doors, Sash and Blinds; Wood Turning and Scroll Sawing of every description; Shop, South end Elm Street, opp Freight Depot, Manchester, N. H.—It will aid materially in giving one a correct idea of the lumber and house finish business in Manchester to visit the establishment of which Mr. J. Hodge is proprietor, for this is a truly representative undertaking, and is one of most important and extensive of the kind in New Hampshire. Operations were begun in 1873 by Mr. Hodge who is a native of Concord, N. H., and is too widely known in business circles to require extended personal mention. His factory is located at the south end of Elm street,, opposite the frieght depot, and comprises an entire building three stories in height and 56×220 feet in dimensions. It is exceptionally well equipped in every department and the plant of machinery is not only complete but is made up of the very latest improved appliances, some of the machines being wonderfully ingenious in design and efficient in operation. The manufacture of doors, sash, blinds and all kinds of house finish is very extensively carried on, and packing boxes are also made in great quantities, while wood turning and scroll sawing of every description will be done in a superior manner to order at short notice and at low rates. Mouldings, brackets, window and door frames, are some of Mr. Hodge's specialties, and he also deals largely in kiln dried Georgia and Michigan pine, black walnut, western cherry, ash, and butternut; a heavy stock of these and other woods being constantly carried. Planing, sawing, and all kinds of mill work will be done in first class style and also without delay, for employment is given to some forty assistants, and the most extensive commissions are assured prompt and accurate execution.

H. J. Holmes, dealer in Choice Groceries, 1309 Elm Street, Manchester, N. H.—The business carried on by Mr. H. J. Holmes at 1309 Elm street, was founded by him in 1880. Mr. Holmes is a native of Dover, N. H., and very well known throughout the business circles of Manchester. The premises utilized by him are located on Elm street, and are 20×60 feet in dimensions. The stock carried is a large and varied one, and is made up of goods selected expressly for family trade, the articles composing it being fully guaranteed to prove as represented in every respect. Among the commodities handled may be mentioned choice groceries, fresh fruit and pure confectionery, etc. The lowest market rates are quoted in every department, and callers may depend upon receiving immediate and careful attention, orders being promptly and accurately delivered, and every precaution being taken to maintain the high reputation for enterprise and honorable dealing this establishment has held so long.

Thos. P. Riley, Harness Maker, dealer in Horse Clothing, Whips, Curry-Combs, Brushes, Axle Grease, etc., 566 Elm Street, Manchester, N. H.—Those who have made trial of the productions of Mr. Thos. P. Riley, need no urging to patronize him in the future, for such uniformly excellent work as he turns out is not so common as to excite no comment or admiration. Mr. Riley is a native of Manchester, and has carried on his present undertaking since 1886, being among the best and most favorably known of the Manchester merchants. He is extensively engaged in the manufacture of harnesses and as he has always endeavored to use only reliable material and put the best of work into such articles, it is not surprising that his reputation in this line of manufacture is an unusually high one. A fine assortment of single and double harnesses is kept constantly on hand, and the facilities for the turning out of order work are such that these goods can be made to order at short notice when desired, and at the lowest market rates. Mr. Riley carries a fine line of horse-clothing, also whips, curry-combs, brushes, axle grease, etc. The premises utilized are located at 566 Elm street, and are 20×40 feet in dimensions . Competent and reliable assistants are employed, and fair dealing is assured to all customers, therefore we can heartily recommend this establishment.

Miss S. R. Nickles, Fancy and Dry Goods, 1245 Elm Street, Manchester, N. H.—It is just about nine years since the inauguration of the enterprise now carried on by Miss S. R. Nickles at 1245 Elm street, for this undertaking was founded in 1881 by the firm of Mitchell & Nickles. In 1883 Miss S R. Nickles became sole proprietress. She is a native of Massachusetts, and thoroughly understands her business having formerly kept a store in Stoneham, Mass. The premises utilized in Manchester are 20×40 feet in dimensions, the stock on hand being remarkable for its great variety as it is made up of dry and fancy goods of every description in the very latest fashionable novelties in every department. Miss Nickles has so long held a leading position among the fancy and dry goods dealers in this section of the city, that her methods must be known to the great majority of the residents of Manchester. Catering to all classes of trade, guaranteeing every article sold to prove as represented and sparing no pains to assure immediate and courteous attention to every customer, it is not strange that Miss Nickles should steadily gain in popularity, especially as one of the most prominent features of the policy followed is the quoting of the lowest market rates, on all of the many goods handled.

Tom E. McDerby, retail dealer in Fresh and Salt Meats, Fish, Oysters, and Clams, Butter, Cheese, Lard, Eggs, Vegetables, Fruit, etc., No. 54 Laurel Street, Manchester, N. H.—An establishment which is clearly entitled to a position among the leading and representative houses in this section, is that conducted by Mr. Tom E. McDerby. This gentleman has been located at his present address since 1888. He is a native of Canada, and carries on an extensive retail business, involving a vast amount of detail and requiring unusual skill and intelligence to manage successfully. The premises occupied are located at No. 54 Laurel street and contain fresh and salt meats, fish, oysters and clams, also butter, cheese, lard, eggs, vegetables, fruits etc, Mr. McDerby is a careful and farseeing buyer, and his experience enables him to judge very accurately what his customers need, and equal enterprise is exhibited in keeping all departments fully up to the times. Prices are as low as the state of the market will allow, and three competent assistants are at hand to serve customers politely, intelligently, and promptly.

W. P. Goodman, Bookseller and Stationer, Agent Boston Daily and Sunday Globe, 7 and 9 Hanover Street, Manchester, N. H.—It is no wonder that the establishment of which Mr. W. P. Goodman is the proprietor is one of the most popular in Manchester, for Mr. Goodman gives close attention to the wishes of his customers, and has built up his present extensive retail trade by dint of hard work, with liberality in catering to the demands of the public. The establishment in question was founded by Mr. Buckley, who was succeeded by Mr. A. C. Quimby, who conducted it about twenty years, and gave place to the present proprietor in 1881. The premises occupied are located at Nos. 7 and 9 Hanover Street; they are 20×35 feet in size and well stocked with a fine and choice selection of books, stationery, fancy goods, cutlery, jewelry, pocket-books, etc. Mr. Goodman is agent for the Boston Daily and Sunday Globe. This latter feature is one of the most popular departments of the business, for many people take advantage of the opportunity thus presented to obtain the daily news. Employment is given to four clerks, and twelve paper carriers. Mr. Goodman is a native of Buffalo, N. Y., and is very well known throughout this vicinity. His customers receive prompt and polite attention, and may depend upon getting reliable goods at bottom rates.

I. H. Stacy, Restaurant, 3 Merrimack Street, Manchester, N. H.—Manchester is known as one of the most active and most enterprising communities in the State, and her merchants are celebrated for their readiness to adopt uniform methods and their desire to give their customers every possible accommodation, so that to excel in any line of business amid such surroundings is a difficult task, but when such superior excellence has been attained, it should certainly be given due appreciation, and therefore, we take great pleasure in commending to the attention of our readers the establishment of which Mr. I. H. Stacy is the proprietor. The restaurant conducted by this gentleman is justly entitled to the high position it is generally accorded. The premises utilized are located at No. 3 Merrimack street, and can seat fifty guests at a time. Three competent assistants are employed, and every facility is at hand to give customers prompt and polite attention at all times, while the bill of fare is as varied as the wide experience of the proprietor and the state of the market can make it. Mr. Stacy has been identified with his present line of business for about thirty-six years, and has earned the gratitude of his patrons by making it a rule to supply them with the best of food, well cooked, and no efforts are spared to make the service as prompt and efficient as the food is acceptable. Very low rates are charged, and it would be hard to find similar establishments in Manchester more truly worthy of patronage and appreciation. Mr. Stacy is a native of Berwick, Maine.

Miss Lizzie Gillis, Wrappers and Tea Gowns, Ladies' Furnishings and Confectionery, 1199 Elm Street, Manchester.—There are of course other establishments in Manchester and vicinity devoted to this line of trade, but among them all there is not one having a higher reputation than that conducted by Miss Lizzie Gillis, for this lady constantly has a most desirable stock on hand to choose from, and quotes prices that cannot fail to be satisfactory to the most discriminating purchaser. The business was inaugurated in 1874 by its present able proprietors. Miss Gillis is a native of Vermont, and has a large circle of friends throughout Manchester. The premises utilized by her are located at No. 1199 Elm street, and are about 500 feet in dimensions, and are sufficiently spacious to admit of the large and varied assortment being displayed to excellent advantage. The stock handled comprises wrappers and tea gowns of the latest fashionable styles, also ladies' furnishing goods, and is so complete in every department that all tastes and all purses can easily be suited. Miss Gillis also carries a choice selection of pure, fresh confectionery which is offered at the lowest market prices possible for confectionery of equal quality.

J. E. Merrill & Co., successors to John B. Chase & Co., manufacturers of and dealers in Calf Sheep and Lamb Roller Skins, No. 646 Elm Street, Manchester, N. H.—The business conducted by Messrs. J. E. Merrill & Co., deserves to be ranked high among the wholesale mercantile enterprises of this city, for it was founded about a score of years ago and has maintained a prominent and leading position from the very first. The original proprietors were Messrs John B. Chase & Co., and the present firm succeeded them in 1888. Mr. J. E. Merrill is a native of New Hampshire and is too well known in business and social circles to render extended personal mention at all necessary. He gives close attention to the supervision of affairs, and fully maintains the high reputation the enterprise has borne so long. Messrs. J. E. Merrill & Co. are manufacturers of and dealers in calf, sheep and lamb roller skins, and carry on operations at No. 646 Elm street, where they utilize premises having a total area of 3000 square feet. The business is exclusively wholesale, and the firm are always prepared to fill the heaviest orders at short notice, and to quote prices as low as the lowest. An extensive and increasing patronage is enjoyed, and no trouble is spared to render service that cannot fail to satisfy.

Hanover House, George H. Carter, proprietor, Corner Hanover and Chestnut Streets, opposite New Government Building, Manchester, N. H.—The Hanover House was originally opened by Wm. L. George, in 1881, who was succeeded by Owen Annes in 1882, and he by the present proprietor in 1883. Mr. George H. Carter is not in the habit of making extravagant claims for his hotel, and we have no intention of making any for him, but it can be truthfully asserted that the Hanover House is distinctly superior to the ordinary hotel filling a similar field, and we are convinced that those who may take our advice, and experience Mr. Carter's hospitality, will have no reason to regret having done so, but on the contrary, will thank us for calling their attention to this well-managed public house. The Hanover House is located at the corner of Hanover and Chestnut streets, containing fifty well-arranged and good sized guest rooms. It is comfortably furnished in every part, and contains such facilities as will ensure the comfort and well-being of guests, both in summer and winter. Employment is given to five competent and obliging assistants. We are sure that the service will prove entirely satisfactory to every reasonable patron. The table will also be appreciated, it being supplied with an abundance of well cooked food at all seasons of the year. Mr. Carter is a native of Barnet, and is very well known and highly respected throughout Manchester. He gives close personal attention to the supervision of affairs, and spares no trouble to make guests comfortable.

G. A. Clarke, Contractor and Builder, Office 1334 Elm Street, Manchester, N. H.—People are very apt to underestimate the importance of the work done by builders, for the large majority of those engaged in this line of business have no idea of claiming credit for what they accomplish, but simply carry out the enterprise entrusted to them to the best of their ability, and let their work speak for itself. But nevertheless, credit should be given when credit is due, and in this connection let us call attention to the record made by Mr. G. A. Clarke since operations were begun by him in 1883. Many contracts of more or less importance have been filled by him during the time mentioned, and we have yet to hear of a single instance in which the work done was not satisfactory. Mr. Clarke possesses excellent facilities for giving prompt and careful attention to all orders, and employs five efficient assistants. Being a practical builder he is in a position to offer valuable advice to those contemplating building operations, and is ever ready to give his counsel to patrons. Carpentering and jobbing orders will be attended to as soon as received, and pains taken to fill the same in a durable and satisfactory manner. Mr. Clarke is a native of Danbury, N. H., and is very well known throughout Manchester, and was at one time in the wood business.

Burke Brothers, dealers in Boots, Shoes, Rubber Goods and Trunks; Repairing Neatly Done; 917 Elm Street, opposite Amherst Street, Manchester, N. H.—Many people have a regular shoe dealer, whom they patronize right along and who gives them entire satisfaction. Such persons, of course, have no desire to make a change, and there is certainly no reason why they should do so, for one cannot be more than satisfied, and faithful service deserves to be recompensed by equally faithful patronage. But on the other hand there is a great number who have never happened to come across an establishment the management of which suited them completely, and to this class we would say: Place a trial order with Messrs. Burke Brothers, located at No. 917 Elm street, Manchester, and we are confident that you will have no reason to regret having done so. The store to which we make reference was opened in 1890, under the present firm name. The premises occupied are of the dimensions of 14×100 feet, the establishment being nicely fitted up and containing an unusually desirable assortment of ladies' gentlemen's and children's boots, shoes, etc. The individual members of the firm are T. E. Burke, M. T. Burke, and Redmond Burke, all of whom are well known throughout this vicinity. These gentlemen are all thoroughly acquainted with the shoe business in every detail, and are excellent judges of what constitutes a really good article of this kind. They never misrepresent a shoe for the purpose of making a sale, and it is to this fact that much of the popularity of their establishment is due. Five competent assistants are employed, and all grades of footwear are carried in stock, and offered at bottom rates. Trunks are also dealt in, and repairing is given special attention, being neatly and promptly done. Customers may depend upon prompt and courteous service, as well as being supplied with reliable goods.

G. W. Clark, dealer in all kinds of Meats, Vegetables, Canned Goods, Fresh Eggs, Butter, etc., Corner Lake Avenue and Massabesic Street, Manchester, N. H.—The establishment conducted by Mr. G. W. Clark at the corner of Lake avenue and Massabesic street, although only opened in 1889, has already become well and favorably known among the most discriminating class of purchasers, and, as there is no lack of meat and vegetable markets in Manchester, it is obvious that this enterprise must have peculiar characteristics to recommend it in order to have gained such sudden and noticeable popularity. One prominent feature of the management is the personal attention given by the proprietor to the wants of customers. Mr. G. W. Clark is a native of Bristol, Maine, and is thoroughly familiar with the many details of his retail business, and he assures his patrons prompt and intelligent service by giving close personal attention to the filling of orders. The premises contain a complete and heavy stock of meats of all kinds, also vegetables, canned goods, fresh eggs, butter, etc., admirably adapted to the wants of family trade, and so varied as to allow all tastes and purses to be suited. Mr. Clark quotes the lowest market rates on the many commodities handled, and those who want strictly reliable goods and don't care to pay fancy prices for them should by all means visit this popular establishment.

Wm. Ferren, Baker and Confectioner, Every Variety in Bread and Cake; Angel and Wedding Cakes a Specialty; a Splendid Variety of Cake Ornaments; also a Nice Variety of Fresh Confectionery; 89 Hanover Street, Manchester, N. H.—That the public in general is becoming more critical year by year, is a fact too evident and well known to require argument, and in scarcely any branch of manufacture is this more clearly shown than in that of the baker and confectioner. Every dealer who has had any amount of experience can testify that goods which were once sought for are now no longer salable, and it must have been noticed by many who are not habitual users of confectionery, that the tendency for some years has been in the direction of more delicate flavors and a generally higher grade of goods. Mr. Wm. Ferren of No. 89 Hanover street, owes much of his success to his recognizing this advance in the public taste, and catering to it by producing uniformly satisfactory bread, cake and confections, and his goods are very popular in this vicinity. Mr. Ferren was born in Goffstown, N. H., and succeeded Mr. W. Felch in business in 1881. The premises utilized by Mr. Ferren comprise a store 22×16 feet, also a bakery, and a large retail trade is carried on in every variety of bread and cake, while a specialty is made of angel and wedding cakes, also a splendid variety of cake ornaments and fresh confectionery. Competent assistants are employed, and the large patronage enjoyed is promptly handled and steadily added to.

Manchester One-Price Clothing Co., Corner Elm and Manchester Streets, Manchester, N. H.—One must converse freely with the people in order to get a correct idea of the standing of such an enterprise as that conducted by the Manchester One Price Clothing Company, for it is the people who make use of the facilities provided and are competent and unprejudiced judges of the value of the service rendered. Their verdict in the case of the enterprise in question is in the highest degree favorable, and their reasons for so deciding are plain and conclusive. They say that the Manchester One-Price Clothing Co. always offer a large and varied stock of serviceable and fashionable goods, that their prices are uniformly moderate and their representations are to be thoroughly depended upon, while it is the invariable policy of the management to treat callers with courtesy and consideration, and to give them every opportunity to make intelligent choice, as well as the privilege of returning goods not proving satisfactory. It is obvious that such methods as these must command success, and as a matter of fact a very large business is done, not only here but also in Laconia, where operations are carried on under the style of the "Laconia One Price Clothing Store." The establishment in this city is located at the corner of Elm and Manchester streets, and is thoroughly well equipped in every department. From nine to twelve assistants are employed, and a most attractive stock of clothing, hats and caps, trunks and bags, and furnishings in general, is constantly on hand to choose from. Mr. S. F. Curtis, the proprietor, is a native of Northampton, Mass., is very widely known in Manchester. He gives his business close personal attention and is ever on the alert to improve the service rendered.

Z. Foster Campbell, Druggist and Chemist, Corner Elm and Amherst Streets, Manchester, N. H.—We feel confident that there is no similar establishment in this business more worthy of the liberal patronage of the public than that conducted by Mr. Campbell, for this well known enterprise was started in 1842 by Dr. Wheat, who was succeeded by H. G. Connor, who after many years, was succeeded by Tewksbury & Wilson. In 1860 Mr. Campbell assumed control. He was born in Heneca, N. H., has been a councilman and representative and has a large circle of friends throughout this vicinity. In the carrying on of a retail drug store, the first thing, of course, to look out for is absolute reliability. The public has a right to expect that no pains shall be spared to insure entire accuracy in the compounding of prescriptions, and certainly so far as the establishment conducted by Mr. Campbell is concerned, this expectation is fully justified, for the system followed at his store is the outgrowth of years of practical experience, and reduces the chance of even trivial error to a minimum. Drugs, chemicals, medicines, etc., of all kinds are carried in stock, and prescriptions are put up at short notice and at the lowest market rates. The premises are 20×60 feet in dimensions, and are located at the corner of Elm and Amherst streets. Employment is given to two efficient and reliable assistants. The popularity of this house is due to its past record for careful attention to all the detail required in this responsible business.

M. V. McGrail, dealer in Fine Millinery, Hair Switches Front Pieces, and Curling Irons. Imported Perfumes and Oils, Imported Dolls, Bisque Dolls' Heads and Kid Bodies. Fancy Goods of every Description. 1007 Elm St., Manchester, N. H.—It is not difficult to ascertain that the establishment conducted by Miss M. V. McGrail is a favorite resort with many of our Manchester residents, for those who have had dealings at the store in question are outspoken in their commendation of the methods of management pursued there. It is generally understood that the stock of fine millinery, fancy goods, etc., is one of the most carefully selected in the city, and also that the goods contained therein can be strictly depended upon to prove just as represented. In her millinery department Miss McGrail has recently secured the services of Miss E Pinard, formerly of N. Y., who attends to the manufacture and trimming. This lady's skill and taste in the art of millinery work being of the highest order, satisfaction is guaranteed to all. This enterprise was inaugurated in 1883 and has met with steadily increasing patronage as its merits became more evident. The premises occupied are located at No 1007 Elm street, and are 20×70 feet in dimensions, and afford ample room to display the various articles carried in stock to excellent advantage. A specialty is made of the handling of fine bisque dolls, plush boxes, imported soaps and French perfumes, the assortment of such goods being exceptionally complete, and the prices quoted being in the highest degree satisfactory. Miss McGrail is always willing to give the benefit of her experience to those who may desire information or advice concerning any article dealt in, and much trouble and expense may often be avoided by following such counsel. Sufficient assistance is at hand to enable every caller to be served without annoying delay, while uniform courtesy is the rule to all.

Joel Daniels & Co., dealer in Painters' Supplies, Artists' Materials, Paper Hangings, Window Shades, etc., 1094 Elm Street, Elliot & Mean's Block, Manchester, N. H.—A prominent and leading enterprise in its special line, is that conducted by Messrs. Joel Daniels & Co., in Elliot & Mean's block, No. 1094 Elm street. This was inaugurated in 1870 by the senior partner of the present firm which was formed in 1887 and is constituted of Messrs. Joel Daniels and W. A. Carswell, the former a native of Maine, and the latter of New Hampshire. Mr Daniels has served on the city council, and both he and Mr. Carswell are too well known in this vicinity to make extended personal mention necessary. The firm occupy one floor and a basement of the dimensions of 20×60 feet, and carry a heavy and complete stock of painter's supplies, artists' materials, paper hangings, window shades, etc., which is composed of thoroughly reliable goods, and is offered at extremely reasonable prices The latest novelties in artistic wall papers are well represented, and can be supplied in quantities to suit at the lowest market rates. Orders for paper hanging will be filled at short notice in a superior manner, and house and sign painting, glazing, etc., will also be done in first class style and without delay, as employment is given to from fifteen to twenty five competent assistants and the firm have the most improved facilities at their command. Mr. Daniels has long been known as one of the most expert and reliable painters in the State, and the present firm are in a position to fully maintain the enviable reputation associated with the enterprise.

T. J. Labrecque, dealer in Family Groceries, Teas, Coffees, Spices, Meat, and Fish, 1232 Elm Street, Manchester, N. H.—Among the prominent establishments located in Manchester, that conducted by Mr. T. J. Labrecque must be given favorable mention, for the enterprise carried on by this gentleman has gradually but steadily developed until it now ranks with the important stores of the kind in this locality. An extensive retail trade has been built up, and the establishment has been under the sole management of its present able proprietor since 1889. Mr. Labrecque is a native of Canada, and is thoroughly conversant with all the details of his business. The premises occupied are spacious as well as well-arranged, and are 25×100 feet in dimensions. They are located at No. 1232 Elm street. A large stock is carried comprising choice family groceries, teas, coffees, spices, and meats and fish, which are offered at the lowest market prices. Employment is given to three assistants, so that despite the magnitude of the business, every order is assured immediate and careful attention. In view of the facts already mentioned, it becomes almost unnecessary to add that Mr. Labrecque is in a position to quote the very lowest market rates, and that he supplies goods which will invariably prove just as represented.

Hack, Livery, Boarding and Transient Stable, Whitten & Fifield, Proprietors (Successors to G. F. Whitten), Franklin Street, near C. R. R. Depot, Manchester, N. H.—It is unfortunate that everybody cannot keep a team of their own, for carriage driving is as healthful as it is enjoyable, and will often do more to brace a man up, drive away the blues and make him eat well, sleep well, and work well, than all the drugs to be found in the best-stocked Pharmacy in the city. The next best thing to owning a team is to have the use of one occasionally, and therefore Messrs. Whitten & Fifield are in one sense of the word public benefactors, for they have a stable-full of desirable teams, and any person may have the use of one of them for a moderate amount of money. Of course, they are in the business to make money, but still they are fairly entitled to the thanks of the public, for they furnish unusually satisfactory turnouts, at low rates also—a combination all the more praiseworthy by reason of its rarity. This stable, which is located on Franklin street, near C. R. R. depot is 50×100 feet in dimensions and contains forty-five stalls. It was originally established in 1880, by Mr. J. A. Brown, who was succeeded, in 1884, by the firm of Whitten & Smith, Mr. G. F. Whitten assuming entire management in 1888, and so continued until 1890, when Mr. C. S. Fifield, became associated with him under the present firm name of Whitten & Fifield. Mr. Fifield is a native of New Hampshire, and Mr. Whitten of New York State. They do an extensive hack, livery and boarding business, and employ six competent assistants. All orders are assured prompt and careful attention. The proprietors of this popular stable are well known throughout Manchester, and rank among our reliable business men. Mr. Whitten was at one time connected with the city government as councilman.

Carl Koehler, Bakery and Confectionery, 990 Elm Street, Manchester, N. H.—No extended argument is necessary in order to prove that an establishment at which a superior quality of bread, pastry, etc., can be obtained at a moderate price is a great public convenience, for there is no housekeeper but what knows how difficult it is sometimes to do any baking; and indeed many a careful housewife living in a community where a first class public bakery is located, makes no attempt to bake their own bread, cake and pastry, wisely concluding that it isn't worth while to do yourself what can be done just as as well and even more cheaply by somebody else. Mr. Carl Koehler certainly deserves the liberal patronage of the residents of Manchester and vicinity for he manufactures a fine assortment of bread, cake, pastry and confectionery, and quotes as low prices as can be named on goods composed of the best materials and made in the most careful and skillful manner. He is a native of Germany, and inaugurated his establishment located at No. 38 South Main street, West Manchester, May 1889, and in October of the same year he founded his store and bakery at No 990 Elm street Manchester. Both a wholesale and retail business is done and seven competent assistants are employed in both stores, and large and small buyers are assured prompt and courteous attention Mr. Koehler manufactures a choice assortment of confectionery, and quotes the lowest market rates.

W. D. Ladd & Co., City Bakery, wholesale and retail dealers in Fancy Crackers, Cakes, etc.; orders for Wedding Cake, with Plain or Ornamental Frosting, filled at short notice; No. 1208 Elm Street, Manchester, N. H.—There can be no possible doubt of the usefulness of such an establishment as the City Bakery, for in such a city as Manchester there are many families that find it much more economical and convenient to purchase bread, cake, pastry, etc., than to make them at home, and the goods furnished at this popular bakery are carefully manufactured from the best obtainable materials, and are consequently palatable, healthful and satisfying to the most fastidious tastes. The business was founded a number of years ago by Messrs. Riley & Cate, they giving place to Messrs. Coburn & Cate, who were succeeded by Messrs. W. D. Ladd & Co., the present proprietors, in 1883. Mr. Ladd is a native of Deerfield, N. H., and Mr. W. F. Elliott of Canada, both these gentlemen being thoroughly familiar with their business and giving its many details close personal supervision. Employment is afforded to eight experienced assistants, and a wholesale and retail business is done, the facilities being such that the most extensive orders can be filled at very short notice. Spacious and well equipped premises, located at No. 1208 Elm street, are utilized, and a very complete and attractive stock is constantly carried, the goods composing it being renewed at frequent intervals and consequently being always fresh and desirable. Bread, cake, pastry, fancy crackers, cakes, etc., are largely dealt in, a leading specialty being made of the filling of orders for wedding cake, with plain or ornamental frosting, at short notice, and at uniformly reasonable rates. The productions of the City Bakery have a high and well-deserved reputation and can safely be warranted to completely satisfy even the most critical.

Frank A. James, Druggist, Kimball Block, 1213 Elm Street, Manchester, N. H.—As health is the most valuable possession that any person can have, it follows that every reasonable person should take pains to preserve his health, and to regain it as soon as possible, if by any cause it is taken away. Therefore every one should know the address of a skillful and trustworthy physician, and also that of an equally competent apothecary, for the most eminent physician can do but little, unless his prescriptions are filled from a fresh and complete stock of drugs, etc., and compounded with that skill which is the outcome of education and practical experience. In this connection we may be excused for calling attention to the establishment conducted by Mr. Frank A. James at No. 1213 Elm street, Kimball's Block. The premises are 20×40 feet in dimensions. Mr. James, who is a native of Deerfield, N. H., started this business in 1874, and that he has been successful is proved by the favor with which he is esteemed in this neighborhood. A full line of goods, desirable in a druggist's, will be found, and every effort made to retain the reputation which this house has gained from having been so long established, and as we live in this age of progress, when new methods are used and improvements are desirable in all kinds of business, Mr. James will be found equal to the occasion, and all customers will be served in a courteous and satisfactory manner.

P. T. Kean, Undertaker and Practical Embalmer; Cloth, Velvet and Plush-Covered Burial Caskets a Specialty, 68 Merrimack Street, Manchester, N. H.—If any enterprise is entitled to the confidence of our readers, that of Mr. P. T. Kean can certainly make such claim, as it ranks among the most reliable undertaking establishments in Manchester. This business was established in 1886, by the present proprietor, and during the years since elapsed, this house has under his energetic and capable management, enjoyed an uninterrupted success. Mr. Kean is an undertaker and practical embalmer, and is thoroughly experienced in all branches of his business, and by care and industry has built up a large and steadily increasing patronage. The premises utilized for business are located at No. 68 Merrimack street, and cover an area of 1500 square feet, a complete stock of funeral goods being always at hand to select from, and a specialty is made of cloth, velvet and plush covered burial cases. Mr. Kean attends to any duty connected with his business at short notice, night or day. Personal attention is given to laying out the dead, and bodies are embalmed or preserved on ice, as the friends may desire. Every department of the enterprise is, in fact, well organized and under a thorough control. Mr. Kean is a native of Bedford, N. H., and well known throughout Manchester and vicinity.

J. B. Baril, dealer in Drugs, Medicines, Chemicals, and Toilet Articles, Opera House Drug Store, Nos. 28 and 30 Hanover Street, Manchester, N. H.—The Opera House Block is a very convenient and conspicuous location for a drug store, and it is not surprising that its advantages were recognized and utilized for this purpose. The store comprises one floor and a basement, each 13×40 feet in dimensions, and is conveniently fitted up, and has been occupied as a drug store since 1879, when it was founded by Messrs. Hubbard & Lull, and after two or three changes in its management, came into the possession of Mr. J. B. Baril in 1887, he having formerly been one of the firm of Baril & Grenier, at the North End. Mr. Baril has very materially increased the patronage of the establishment, this growth having been aided very perceptibly by the liberal policy of the proprietor, for Mr. Baril seeks to serve the public to the best of his ability, and begrudges neither time nor labor in accommodating his patrons. He carries a very complete assortment of the articles usually found in a first class drug store, and quotes very moderate prices in every department of his business. The compounding of physicians' prescriptions is given special and careful attention, and although there is no other branch in the pharmaceutist's business in which so long a time is required to establish a reputation as in this, Mr. Baril has no reason to complain of the manner in which his prescription department is referred to, for it is clearly evident that the skill manifested therein has been noticed and appreciated by the public, and no stronger proof of this can be asked for than the steady increase of orders of this kind. Three reliable assistants are employed, and the drugs, medicines, etc., handled are selected with great care, and no pains are spared to ensure accuracy in their compounding.

A. Higgins & Co., manufacturers and dealers in Leather Belting, Lagging Pulleys and Taking-Up Belts, Repairing promptly done, No. 1272 Elm Street, Manchester, N. H.—No experienced manufacturer who has given personal attention to the mechanical details of his business needs to be told that the efficiency of his machinery and the proper utilization of the power furnished by the engine or water wheel depend in a great measure upon the character of the belting used, for to such a man it is obvious that poorly made or poorly adjusted belting invariably means waste of money, for it increases the cost of production and is very apt to interfere with the quality of the goods turned out. Simple as the manufacture, adjustment and repairing of belting are in theory, in practice there are many unforeseen difficulties to be overcome, and there is abundant opportunity for the exercise of ingenuity and skill in attaining satisfactory results, and as no other education is equal to that given by experience we feel that we cannot more favorably recommend the service offered by Messrs. A. Higgins & Co., manufacturers of and dealers in leather belting, than to say that Mr. Higgins (who is a native of Canada) has worked at the business for eighteen years, he having inaugurated his present enterprise in 1889. The premises utilized are located at No. 1272 Elm street, and contain a large and varied stock, comprising all the regular widths and styles of leather belting, which are offered at prices in strict accord with the lowest market rates. Lagging pulleys and taking up belts will be furnished at short notice, and repairing of all descriptions will be promptly and durably done, competent assistants being employed and all operations being carried out under the personal supervision of the proprietor.

John Mooar, Watchmaker, Jeweler and Optician; Watches, Clocks and jewelry repaired; Fine Watch Repairing a Specialty; 940 Elm Street, Corner of Stark, Manchester, N. H.—Buying jewelry, silver ware, watches or anything in that line, of any unknown dealer, is very much like investing in a lottery, the main difference being that a lottery may possibly return much more than was put in, while the dealer will surely not give you more than your money's worth, and experience shows that the chances are you will get less. As these facts are generally understood it is perfectly natural that a large proportion of the residents of Manchester and vicinity should buy the major part of their jewelry, etc., at the establishment conducted by Mr. John Mooar, located at 940 Elm street. Mr. Mooar was first engaged in this line of business in Francestown, N. H., in the year 1844, he removed to his present location in 1846 thus remaining 43 years in one store, this being the longest period of time that ever one man remained in one location in the jewelry business in New Hampshire. Mr. Mooar is a native of New Hampshire, and is one of the best known of our local merchants. He gives his business very careful attention and takes pride in maintaining the enviable reputation so long connected with it. He employs two careful assistants who are familiar with the trade, and customers are sure of being attended to with politeness. He carries a full line of American, English and Swiss watches, clocks, jewelry, silver plated ware, table and pocket cutlery. Customers all feel the assurance from the past, that goods and prices will prove just as they should be. Mr R. D. Martin the expert engraver is also located at 940 Elm Street.

James Briggs, dealer in Stoves, Britannia, Wooden and Hollow Ware, Sinks, Zinc, etc. Job Work of all Kinds Promptly Attended to. Brown's Building, 714 Elm Street, Manchester, N. H.—The expense of fuel is a very important item in most households, and those who desire to economize can general accomplish considerable in this department alone, if they go to work in the right way. It should be borne in mind that a stove is simply an appliance to utilize heat to the best advantage, and that the true test of merit is not the burning of the greatest possible amount of fuel, but the production of the necessary heat with the consumption of a minimum of coal or wood. Modern stoves accomplish some surprising results, and no one can afford to continue using an old-fashioned contrivance that wastes enough fuel annually to pay for a stove of the most improved and convenient design. Mr. James Briggs is one of the best informed dealers in stoves, britannia, wooden and hollow ware, sinks, zinc, etc., and those who will call at his place of business No. 714 Elm street, will find him ready to lend valuable assistance in the selection of goods specially suited to their needs. The premises occupied by Mr. Briggs are 20×90 feet in dimensions, and in addition to the above mentioned goods a fair stock of crockery and glass ware is carried. Mr. Briggs is a native of England, and has been identified with his present enterprise since about 1875, when he succeeded Sullivan Bros, under the name of Briggs & Brown, and since 1885 the business has been managed alone by him. Six competent assistants are employed and an extensive retail and jobbing business is done. Mr Briggs is very reasonable in his prices and his work will be found to be durable and exact, as it is carefully and thoroughly done and warranted to give satisfaction.

Peoples' Remnant Store, F. J. Prindible, Custom Tailor, Manchester.—The "Peoples Remnant Store" is one of Manchester's most popular "institutions," for although it is of comparatively recent origin, not having been opened until 1889, it is universally known in this vicinity and is as highly esteemed as it is well known. The proprietor, Mr. F. J. Prindible, is a native of this city and conducts a well known custom tailoring establishment, being prepared to fill all orders in a uniformly superior manner and at low rates; and those who wish to obtain garments that shall be perfect in fit, correct in style, and strictly first-class in trimming and making, would do well to take advantage of the facilities he offers. Employment is given to fourteen experienced assistants and commissions can be executed at short notice. Mr. Prindible deals extensively in dress goods, dressmakers' supplies, remnants of various kinds and other articles of a like nature, and quotes wonderfully low prices on the commodities he handles. Some of the most careful buyers patronize his establishment, and "full value for money received" is the cardinal and distinguishing feature of the management.

George W. Hamlin, Painter and Grainer, and dealer in Paints, Oil, Glass, Putty, Varnishes, etc. Whitewashing and Paper Hanging a specialty. Desirable tenements to Let. Blodgett Block, 563 Elm Street, Manchester, N. H.—Skillful application unquestionably has much to do with the appearance and durability of paints, etc., but even the most experienced and careful painter cannot ensure satisfactory results unless he has good stock to work with, and as a large proportion of the paints on the market are by no means what they should be, it is obvious that some care should be used in the placing of orders, or else the result will not be satisfactory. One of the most energetic and successful gentlemen doing business in Manchester as painter and grainer as well as dealer in paints, etc., is Mr. George W. Hamlin, whose store is located in the Blodgett block, 563 Elm street. Those who have had dealings with this gentleman, will certainly not need to be told that goods bought of him may safely be depended on to prove precisely as represented in every respect. Mr. Hamlin is a native of New York State. He established business here in 1870. The premises comprise one floor and basement. He deals largely in paints, oils, glass, putty, varnishes, etc. He also carries a good stock of paper and moulding. He is prepared to execute all orders for painting and graining in the best manner. He makes a specialty of whitewashing and paper hanging. He has at all times desirable tenements to let, having under his care for himself and others about 130 at the present time. All information regarding said tenements will be cheerfully and accurately given. All orders in whichever department of this store will be promptly attended to, and satisfaction guaranteed to all. Employment is given to eight experienced assistants, and one may save time and trouble by visiting this popular house in the first place.

The Centennial American Tea Company of New York. Robt. G Latham, Manager Manchester Branch.—"Nothing succeeds like success," and the success attained by the plan carried out by the Centennial American Tea Company is so great as to have made this corporation famous, throughout the country. It has long been generally and favorably known in Manchester and vicinity, for a branch store has been maintained here for more than a decade, operations having been begun in 1879. The present manager, Mr. Robert G. Latham, is a native of Baltimore, Md., and has had charge of the Manchester agency for some seven years, during which time he has greatly developed the company's business and has shown himself to be possessed of unusual executive ability, for the service has been steadily improved and the accuracy, promptness and courtesy with which customers are waited upon, have much to do with the wide popularity of the establishment. The company, as all our readers probably know, has its headquarters at No. 669 10th avenue, N. Y., and maintains branch stores all over the union, importing its own goods and thus being in a position to offer superior grades of teas and coffees considerably below the regular retail rates. The Manchester store always contains a varied and complete stock comprising teas, coffees, baking powder, sugar, etc., together with a large and very attractive assortment of crockery and china ware, glass ware, lamp goods, etc., which are not sold but given away to customers. The premises utilized have an area of 1200 square feet and are conveniently fitted up so that, despite the magnitude of the trade and with the aid of two assistants, prompt service can be guaranteed to every caller.

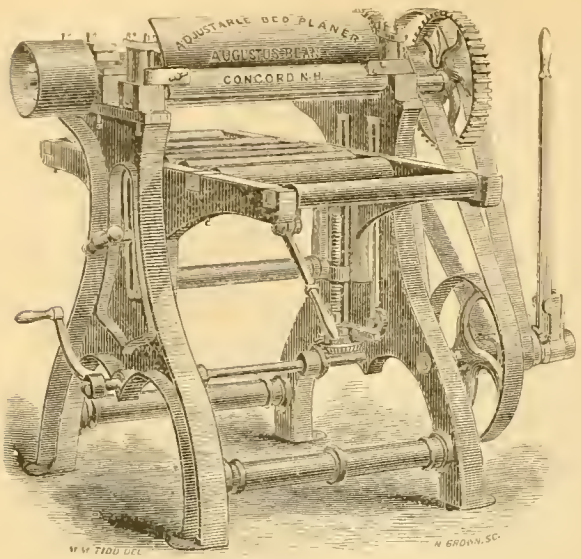
Gazaille & Co., Staple and Fancy Dry Goods, No. 25 Hanover Street, Manchester, N. H.—In so extensive and prosperous a community as that of Manchester and vicinity, there is naturally a large and constant demand for staple and fancy dry goods, and as the majority of purchasers are well informed concerning the latest dictates of fashion, and are consequently not to be satisfied with old styles and superseded articles, it is obvious that those establishments which offer the greatest variety of late novelties to choose from, are sure to receive not only the select but the most extensive patronage. This fact explains the increasing popularity of the house conducted by Gazaille & Co., at No. 25 Hanover street. Mr. H. Gazaille is a native of Canada, and has carried on this enterprise since 1880. The premises occupied are 25×100 feet in dimensions and are well filled with a large and carefully selected assortment of staple and fancy dry goods, which is offered at very reasonable prices. In these days of sharp competition and close buying, prices count for a good deal in building up a business, and the fact that a dollar will go at least as far in this store as in any similar establishment in this section, has had much to do towards giving it a position among the leading stores of Manchester. The stock includes cloaks and ladies furnishings and it will be found complete in every department. Employment is given to nine competent assistants, and every customer is assured careful and polite attention.

Mrs. F. J. Corzilius, Diamond Confectionery and Restaurant, No. 1015 Elm Street, Manchester, N. H.—The faculty of knowing a good thing when you see it is a very valuable one to have, and is evidently possessed by many of the residents of this thriving city, for a really deserving enterprise is sure to be appreciated and generously supported here, and one of the latest and most prominent cases of this kind is that afforded by the success attained by the establishment opened at No. 1015 Elm street, in 1889 by Mrs. F. J. Corzilius. This lady carries on a spacious and well equipped restaurant, utilizing premises having a total area of 2000 square feet, and a seating capacity of 100. A substantial, well cooked and thoroughly appetizing meal may be obtained here for very little money, and those who prefer a lunch can also get just what they want at this establishment, as the bill of fare is extremely varied and provision is made for all tastes as well as all purses. A competent force of assistants is employed, and the service is invariably prompt and obliging. "Corzilius Diamond Confectionery" has become very widely and favorably known throughout this section, for the proprietress makes all her candies on the premises and hence is in a position to positively guarantee their purity and to handle no confections not fully up to the high standard she has accustomed her patrons to demand. Ice cream, sherbet and pastry are also made from the choicest materials obtainable, and are in great demand for parties, festivals, etc. Orders will be delivered to any part of the city without extra charge and the most extensive commissions can be executed at very short notice and at prices that will suit the most economically disposed.

John B. Prescott, D. D. S., Dental Rooms, Merrimack Block, 794 Elm Street, Manchester, N. H.—There is nothing which tends more strongly to improve one's personal appearance than a good set of teeth, and it is to be regretted that sound, white and even teeth are the exception rather than the rule. Now this condition of affairs is largely due to causes which have their origin in ignorance and carelessness, for it is possible for the large majority of people to have sound and beautiful teeth if they will only care for them properly. But the general practice is to abuse the teeth in every possible way, to either not clean them at all, or else to clean them with destructive powders or washes that would ruin a steel saw, if continually applied to the teeth of that useful instrument. Finally, when the enamel has been scraped and cracked off, the teeth decayed and the nerves exposed, we exclaim: "It is strange how poor my teeth are! Well, I suppose I will have to go to a dentist's to have them attended to." A wise resolution, but it should have been made sooner. A regular inspection of the teeth by a competent dentist costs but little, and the expense will be made up many times over by the results attained. Dr. John B. Prescott of No. 794 Elm street, Manchester, is a gentleman well qualified to undertake such examinations, for he is an educated and experienced dentist, a graduate of the Pennsylvania Dental College, and does his work thoroughly and well. He was born in Dedham, Mass., and succeeded Dr. I. Buckminster & Co. in his profession here in 1856, since which date he has built up a business of considerable magnitude. The premises utilized by him are very conveniently fitted up, and every facility is at hand to enable him to carry on all necessary operations to the best advantage and all work will be done in a superior manner at very reasonable prices.

A. Bernheim, Successor to T. Bailley, North End Steam Dye House and Clothes Cleansing Establishment, Established 1874, *Parle Francais; Deutsch Gesprochen;* 1180 and 1182 Elm Street, Manchester, N. H.—Perhaps some of our readers on seeing the heading of this article will exclaim, "Oh, those dye houses are frauds! I have had the last thing dyed I ever will have, for I never yet got the worth of my money." But hold on a minute, have you ever tried the North End Steam Dye House, of which Mr. A. Bernheim is the proprietor? No? Ah! we thought not. You should remember that there are dye houses and dye houses, and that because you have chanced so far to have dealings only with incompetent dyers, it by no means follows that all dyeing establishmenss are worthy of condemnation. Mr. A. Bernheim is a native of Paris, and succeeded Mr. T. Bailley in the proprietorship of the North End Steam Dye House, it having been originally established in 1874. He began operations with no flourish of trumpets whatever, confident that the merits of his work had only to become known, to insure him a large patronage, and the progress of time has proved his confidence to be well founded. Premises are occupied at Nos. 1180 and 1182 Elm street, of the dimensions of 20×36 feet. Employment is given to four assistants, and a specialty is made of the handling of clothing of all descriptions, the same being cleansed or dyed in the best manner possible. Coats, pants, vests, sacques are cleansed, dyed and finished without ripping, and shawls, Tibets, alpacas, waterproofs, ribbons, silk and all other dress goods are dyed in the most fashionable colors, and finished in the most skillful manner, and feathers, etc., are given the utmost attention, and are curled, cleansed and dyed any desired shade.

Edward C. Smith & Co., North End Drug Store, Corner Orange and Elm Streets, Manchester, N. H.—The establishment now known as the "North End Drug Store," was opened a number of years ago by J. W. Wilson, and came into the possession of the present proprietor, Mr. Edward C. Smith, in 1889. This gentleman is a native of Manchester, and his liberal and enterprising business methods have made his pharmacy one of the most popular establishments of the kind to be found in this vicinity. The premises utilized are located at the corner of Orange and Elm streets, and are of the dimensions of 20×40 feet, affording excellent opportunity for the carrying of a very large stock, which comprises not only a full selection of pure drugs, medicines and chemicals, but also druggists' sundries of all kinds. As in all first class pharmacies, particular attention is given to the compounding of physicians' prescriptions, and every facility is at hand to enable such orders to be filled at short notice and with perfect accuracy. The system employed leaves nothing to luck, guess-work, or chance, and it certainly seems almost impossible that any error, even the most insignificant, can occur; moderate charges are made, and annoying delays are entirely avoided.



C. H. Hutchinson, Foundry and Machine Works, manufacturer and dealer in Engines, Machinery and Shafting; Repairing of Steam Engines and Machinery a Specialty; Band Saws and Wood-Working Machinery; the Bean Board and Timber Planer; 329 to 371 Elm Street, Manchester, N. H.—The foundry and machine works of Mr. C. H. Hutchinson must be given prominent mention in a review of Manchester's industrial development for they are very thoroughly equipped establishments of their kind and turn out work which will compare favorably with any produced elsewhere. Mr. Hutchinson is a manufacturer of and dealer in steam engines, machinery and shafting, making a specialty of the Bean board and timber planer, and of band saws and wood-working machinery in general. The Bean planer was invented and patented by Mr. Augustus Bean, and is conceded by practical men to be unsurpassed for efficiency and for economy of maintenance, as it is strong and simple in design, and is constructed in a thoroughly workmanlike manner of carefully chosen material. Mr. Hutchinson pays particular attention to the repairing of steam engines and machinery, and has every facility to do such work in a durable and generally satisfactory style and at exceptionally short notice. The premises utilized are located at Nos. 329 to 371 Elm street, the buildings being in the form of a hollow square, and comprising a foundry measuring 50×100 feet, a machine shop 40×100 feet in size, and an ell 60×22 feet. Power is afforded by a fifty-horse power engine, and the plant of machinery in use is extensive and well arranged, while employment is given to from thirty to forty-five men. This business was founded twenty years ago by Messrs. Nichols & Varney, who gave place to Messrs Hubbard & Nichols, they to Mr. Thos. R. Hubbard, and he to the present proprietor, who is a native of Norwich, Vt, and has been identified with his present enterprise since 1875.

C. E. Page, Dentist, Mercantile Block, Corner Elm and Concord Streets, Manchester, N. H.—There are certain bits of information which every person ought to have stowed away in some corner of his mind, and among these are whereabouts of the nearest drug store, the address of a thoroughly competent and reliable physician, and also of an equally competent and reputable dentist. It is the purpose of the present article to furnish this last item on the list, and therefore we take great pleasure in calling attention to the facilities possessed by Dr. C. E. Page, whose rooms are to be found at the corner of Elm and Concord streets, Mercantile Block, Manchester, N. H., for this gentleman has practiced his profession here for fully seventeen years, and ranks with the most experienced as well as with the most skillful dentists in the city. He was born in Londonderry, N. H., and is very generally known here both in professional and social circles. Dr. Page's rooms are thoroughly equipped with the most improved appliances, thus enabling operations to be performed in accordance with the most approved methods, and with the least pain and inconvenience possible. Dentistry in all its branches is practiced, and all work is sure to give satisfaction, as it is very carefully done by one who has had such long and varied experience as to make him a master of every detail of his profession. Among the many reputable dentists of Manchester, none of them accomplish better results, or are more uniformly moderate in their charges.

H. D. Gordon, Teacher of the Cornet, Manager of Gordon's Orchestra, 834 Elm Street (rooms 1 and 2), Manchester.—It goes without saying that competent instruction will do much to lessen the difficulty of learning to play any musical instrument, but it is especially valuable in the case of the cornet, and indeed the proper manipulation of this expressive instrument cannot possibly be acquired without a master, no matter how able and diligent the student may be. The cornet has gained greatly in popularity of late years and the number of those giving instructions in its use has increased correspondingly but we know of no one, in this vicinity at least, who holds a more deservedly high reputation as a teacher than does Mr. H. D. Gordon, who occupies rooms 1 and 2 at No. 834 Elm street, and is widely known as the manager of Gordon's Orchestra. He is a thorough musician and is very successful in making his pupils understand every detail of the instruction given them—the result being that they use the cornet intelligently and not in that mechanical fashion which bears the same relation to artistic playing as does the music of a hand organ to that of a church organ. It is unquestionably true that some degree of natural fitness is indispensable to the making of an artistic performer, but musical ability, like any other talent, may be greatly injured or improved by the unintelligent or intelligent way in which it is cultivated. Mr. Gordon is moderate in his charges for tuition and we would most certainly advise all wishing the services of an experienced, conscientious and skillful teacher of the cornet to take advantage of the facilities he offers.

F. N. McLaren, manufacturer and dealer in Light and Heavy Harnesses, Horse Clothing, Trunks, Bags, etc. Also Stage, Team, Scotch and Salem Collars made at short notice, 984 Elm Street, Central Block, Manchester, N. H.—The advantages of using a strong, honestly made, and well proportioned harness are many, and not the least important of them is the safety one gains by so doing. A cheap harness may do very well under ordinary circumstances, although we dispute even that point, but when any great and sudden strain comes upon it, when your horse jumps at the report of firearms, the whistle of a locomotive, the clang of a factory bell, something is apt to give way, and somebody is liable to get hurt. The well-made harness is durable, soft and handsome, and is by far the cheapest in the long run. We know of no one who is better prepared to furnish a harness that can be depended upon for safety, than Mr. F. N. McLaren, for he is a manufacturer and dealer in light and heavy harness of all descriptions, and has been familiar with this business since 1861, and has had sole control of the premises located at 984 Elm street, Central block, since 1863. Besides harnesses in a great variety, he also makes stage, team, Scotch and Salem collars at short notice. Horse clothing and a full line of horse and driving goods, trunks, bags, etc., are constantly on hand. Special attention is also given to repairing any article relating to driving or the furnishing a horse suitable for driving. Mr McLaren is a native of Eden, Vt. He employs three competent assistants to enable him to fill his orders promptly. He has built up a reputation of which he has good reason to be proud, for good work, fair prices and square dealing.

FRED T. DUNLAP,

COAL, HARD and SOFT WOOD

Office, 10 Amherst St. Yard, Foot Franklin St.

MANCHESTER, N. H.

Every ordinarily well informed person knows there is great difference in the practical value of the various kinds of coal and that the percentage of ash and other waste matter varies greatly in the different brands on the market, so that the fact that a certain kind is offered at a less price per ton than another is by no means an infallible indication that it is cheaper to use. It follows therefore that the only sure way of "getting your money's worth" is to buy of a dealer who not only quotes low prices but makes it a rule to furnish coal of uniformly excellent quality, and the reputation which Mr. Fred T. Dunlap has built up for doing just these things since he began operations in 1888, affords sufficient explanation of the steady and rapid increase of his business. He is a native of Manchester, and is connected with the city council, being too well known in business and social circles to render extended mention necessary. Mr. Dunlap deals largely in hard and soft wood as well as in coal, and carries a heavy stock, utilizing a spacious yard at the foot of Franklin street. Lately he has been increasing his facilities for the handling of soft coal for steam purposes, which he sells at wholesale as well as retail. His office is located at No. 10 Amherst street, and orders left at or sent to that address are assured immediate and careful attention, as the delivery facilities are ample to meet all demands.

Eaton & Boothby, Dentists, 18 Dunlap's Block, Elm Street, Manchester, N. H.—Like many other things in this world, the teeth are as bad masters as they are excellent servants, and those who neglect or abuse them until they rebel and assume the upper hand, have abundant reason to regret their folly after the mischief has been consummated. Such neglect is less excusable at the present day than ever before, for every person of average intelligence knows the consequences of it, and the opportunities for having the teeth put in first-class condition are now to be found on every hand. Operations that were once very difficult and correspondingly painful, are now easily and painlessly carried out, and there is actually very little ground for the fear with which the average individual looks upon dentistry. Manchester has a goodly number of thoroughly competent dentists within her borders, and among such we can class Drs. Eaton & Boothby, who are located at No. 18 Dunlap's Block, Elm street. These gentlemen have practiced their profession long enough to gain a good position, and the facilities at their command are of the most improved description, they comprising the most approved tools and appliances required in operative dentistry. These gentlemen are prepared to give prompt and personal attention to all having occasion for their services.

M. A. Gallagher, Millinery and Fancy Goods, No. 33 Hanover Street, Manchester, N. H.—This store is conceded to be one of the most tasty and attractive establishments of its kind in this neighborhood. The goods displayed are always fashionable, seasonable and most desirable. A steady and increasing business is done by the popular manager who has conducted this business for about fifteen years. The most sanguine expectations have been realized, as the public were quick to appreciate the many inducements offered, and have given evidence of the fact by their liberal patronage. Millinery and fancy goods are exhibited in many styles, and those who are interested in the latest fashionable novelties should not fail to inspect the stock, as it contains many of the newest productions in this line. The store is 18×100 feet in dimensions, and employment is given to several capable assistants, the number varying with the demands of the season. Mrs. M. A. Gallagher, is a native of Maine, and has attained a reputation for exceptional taste in the selection of the goods dealt in, that is as high, as it is deserved, and all orders have been filled in a manner that has given satisfaction to all concerned. The prices charged will compare favorably with any similar establishment in town.

W. E. Prescott, Creamery, Wood and Coal Office, No. 81 Central Street, Manchester, N. H —Mr. W. E. Prescott carries on a well equipped creamery and also deals largely in wood and coal, and we take pleasure in recommending his establishment to our readers as the goods furnished from it are uniformly dependable, the prices are uniformly low and the service uniformly prompt and courteous. The proprietor is a native of Hooksett, N. H., and has been identified with his present enterprise since 1884. He does both a wholesale and retail business and his trade has rapidly and steadily increased during the past five years. The premises utilized are located at No. 81 Central street, and comprise a creamery measuring 40×80 feet, and a spacious coal and wood yard in the rear. Mr. Prescott constantly carries a complete line of dairy products, including milk, cream, skimmed milk, buttermilk, butter and cheese, and patrons have the satisfaction of knowing that they get just what they pay for, and can confidently rely upon receiving full value for their money in every instance. Wood and coal are also furnished at the very lowest market rates, and all orders can be promptly and accurately filled, as employment is given to eleven assistants and the business is so thoroughly systematized as to avoid all errors and delays.

L. B. Bodwell & Co., Ice, Coal and Wood, 640 Elm Street, Manchester, N. H.—It would be well if every ice dealer could own the body of water from which he obtains his supplies for it is obviously for his interest to keep it as pure and uncontaminated as possible, and under existing circumstances not one dealer in fifty has any control whatever over the pond or stream he harvests from; the result being that the ice may, and not infrequently is, quite unfit for use. The public, however, can discriminate in the placing of their orders, and doubtless in the future as in the past a large proportion of the residents of Manchester and vicinity will obtain their ice from Messrs. L. B. Bodwell & Co., if for no other reason than that this firm are the owners of Nutt's Pond, from which their ice is taken, its quality being strictly first-class in every respect. But there are many other reasons for the magnitude of this business, as for instance the promptness and regularity of the service and the uniformly low rates quoted to large and small consumers; while as all ice is weighed to customers they can feel assured they are getting what they pay for. The firm can store 10,000 tons of ice, and their delivery facilities also are very extensive. Coal and wood are largely dealt in, from 800 to 1000 cords of the latter commodity being disposed of annually, while some 6000 tons of coal can be carried in stock, and more than 9000 tons are sold yearly. Employment is given to from fifteen to thirty assistants, and all orders by mail or telephone, or delivered in person at No. 640 Elm street, are assured prompt and careful attention. This business was founded in 1868, and for more than a score of years has been regarded as a representative enterprise in the full sense of the word. The proprietors are Messrs. L. B. and Alpheus Bodwell, the former being a native of Salem, N. H., and the latter of Lawrence, Mass. Mr. L. B. Bodwell served for nearly three years in the quartermaster's department during the Rebellion, and both he and Mr. Alpheus Bodwell have held various public offices of trust and responsibility, and are universally known and highly esteemed throughout this section of the State. Both have served three years in the city council, and Mr. L. B. Bodwell has also filled the position of alderman for two years, while Mr. Alpheus Bodwell has officiated as road commissioner, as overseer of the poor and as State representative, serving two terms in the latter capacity. Both members of the firm give close personal attention to the supervision of affairs and as a natural consequence the service rendered is prompt and reliable in the highest degree.

Dodge & Laing, Produce Commission Merchants, and wholesale dealers in Butter, Cheese, Eggs, Beans, Peas, Potatoes, etc., 20 Granite Street, Manchester, N. H.—There are a great many hungry mouths to fill in Manchester and vicinity, and if you doubt it, just step down to the establishment conducted by Messrs. Dodge & Laing at No. 20 Granite street, and see what one firm of produce dealers are doing to supply the demand. This is one of the largest and best known produce commission houses in the city, and it disposes of an enormous amount of food products annually, its business steadily increasing from year to year. Operations were begun just about a score of years ago by Messrs. Welch & Dodge, who were succeeded in 1872 by Messrs. Dodge & Darling, they by Messrs. Dodge & Warden in 1874, and that firm by the present one in 1879. Messrs. Smith Dodge and Robert Laing are both natives of Vermont, and both are extremely well known personally in Manchester and vicinity, particularly Mr. Laing, who has served as councilman and also as representative. The firm utilize spacious premises, and carry a heavy stock of butter, cheese, eggs, beans, peas, potatoes, etc., in which they deal exclusively at wholesale. No firm of produce commission merchants in New Hampshire have a higher and more deserved reputation for making prompt returns and being in every way careful to protect the interests of consignees, and this reputation is so well known among producers that it is hardly necessary for Messrs. Dodge & Laing to refer to the Second National Bank as regards their methods and commercial standing.

J. J. Holland, City Hall Drug Store, 904 Elm Street, Manchester, N. H.—An establishment which contributes its full share to the mercantile activity of Manchester is the City Hall Drug Store, which is located at No. 904 Elm street. This house was founded in 1882 by J. B. Hall, who was succeeded in 1884 by J. J. Holland. As a druggist and chemist of experience and practical knowledge he is maintaining a first-class position in the profession, and holds the esteem and confidence of the entire community. His handsomely appointed store is well stocked with pure and fresh drugs, all the standard proprietary medicines, and the best chemicals, as well as perfumery, fine soaps and other toilet articles. The prescription department is under the trustworthy management of the proprietor and two assistants, who carefully and conscientiously prepare physician's prescriptions and family recipes at all hours, using only pure drugs and allowing no substitution in compounding the same. The store comprises one floor and a basement, and has ample accommodations for transacting the large and prosperous retail business. The most desirable inducements are offered to the public, both in excellence of goods and economy of prices. Dr. Holland is a native of Manchester, he holds the office of alderman and has been connected with the school committee, and has the requisite talent, training and good judgment to win the highest success as a thorough master of his profession.

J. Choat, House and Sign Painter, also Paper Hanger; Paints, Oils, Varnishes, etc., 1330-34 Elm Street, Manchester, N. H.—One of the well-managed and thoroughly reliable painting and paper hanging establishments in Manchester is that conducted by Mr. J. Choat. It was founded by its present proprietor and since its inception he has won a wide custom and reputation for fine work as the fitting reward of business enterprise and careful attention to the wants of patrons. The proprietor by long experience and a thorough knowledge of every department of his business, is admirably fitted to superintend the finest class of work and is enabled to do this at unusually reasonable rates. He employs a sufficient force of thoroughly skilled assistants, and the large number of houses and signs which he has painted and decorated in the most approved and beautiful styles, bear ample testimony to the high character of his skill and workmanship. He is prepared to fill orders for house and sign painting and paper hanging, and also deals in paints, oils and varnishes of all kinds. Mr Choat does the finest kinds of painting and wood finishing, and in every respect his work is first-class. All patrons may place the most perfect confidence in his honorable dealings and skilled and satisfactory work. Mr. Choat is very well known throughout this vicinity.

David Flanders, dealer in Native and Western Beef, Native pork, Deer Foot Sausage and all kinds of Meats, Poultry, Game, Canned Goods, Butter, Cheese, Table Sauces, etc., No. 1240 Elm Street, Smyth & Carpenter's Block, Manchester, N. H.—The gentleman whose card we print above, has been identified with his present enterprise for several years, having established it Nov., 1889. He is a native of Coventry, Vermont, and is very well known throughout Manchester. The premises occupied are 20 × 70 feet in dimensions and are located at No. 1240 Elm Street, Smyth & Carpenter's block. Native and western beef, native pork, deer foot sausage, and all kinds of meats, are kept in stock at all times, and very extensively handled. While poultry, game, canned goods, butter, cheese, table sauces, etc., are also largely dealt in. Mr. Flanders employs only capable assistants and makes it a point to see that his customers get prompt and polite attention. As for the quality of the goods handled, that, is best attested by the character of the patronage, it being conceded that no similar establishment in this vicinity caters to a better class of trade. Low prices are quoted on everything in stock. Special pains are taken to insure accuracy in the delivery of goods, and one of the most gratifying characteristics of the management is, the faithfulness with which all promises made are lived up to.

Thayer's Eating House, Corner Elm and Pleasant Streets, Manchester, N. H.—In a work of this kind, which treats of the resources of the city of Manchester, and which is destined to be read by those who reside elsewhere, it is, of course not out of place to speak of a restaurant, where, when visitors repair to the city either for business or for pleasure, they will be enabled to find all the comforts of home, besides every civility, attention, and convenience possible in a public eating house. The establishment conducted by Mr. W. H. Thayer was opened to the public in 1888 and during this short time its fame has become known throughout this vicinity. Thayer's eating house is located at the corner of Elm & Pleasant Streets, and can accommodate fifty guests at a time. It is well furnished with every convenience, and all patrons are served in a polite and attractive manner by the ten courteous attendants who are constantly on hand, and substantial meals, or light lunches can be obtained at all hours, and at popular prices. In the management of this restaurant everything has been reduced to a complete system, so that all confusion may be avoided. Mr. Thayer is a native of Burlington, Vt., and having many friends of long standing in Manchester, he may be classed among our best known citizens.

Chas. A. Trefethen, Jeweler, Sign of Big Clock, 959 Elm St., cor. Amherst. Manchester, N. H.—Fashions in jewelry are constantly changing, and a dealer has to keep a sharp eye on the market, if he proposes to keep up with the times in every department of his business, while considerable experience is also necessary to the attainment of the best possible results, for it is only experience which fits a man to choose such goods as will be entirely satisfactory to his customers. Mr. Trefethen has had many years experience in this line having been connected with Mr. Moore in 1881 and continuing for about five years in this firm known as Trefethen & Moore. He left this store and established a new one at 1033 Elm Street. In 1888 he bought out Mr. Thos. Dunlap and took possession of his present location at 959 Elm Street, where he has a fine store with a large and elegant stock of goods, comprising clocks, in a great variety as well as watches of the best make and of modern styles. He has a fine display of jewelry which embraces every thing which can be found in that line, which a careful examination will prove. Mr. Trefethen is a native of Dover, N. H., and he has many friends in this section of the State. His store is 20×50 feet in dimensions and is handsomely fitted up to display his fine goods. Employment is given to four efficient and courteous assistants who are polite in their attentions to all. Mr. Trefethen quotes moderate prices in every department of his business.

L. T. Meade, City News Agency, Sole Agent for Boston and New York Papers. 12 & 14 Hanover Street, Manchester, N. H.—Among the numerous minor but significant indications of a person's culture and breeding, that afforded by the stationery used, is one of the most important and conclusive. We have reference of course to the stationery employed in social correspondence, for that devoted to business purposes is entirely out of the question. The difference between the cost of fashionable, appropriate and desirable stationery, and that of which the opposite may be said, is not sufficiently great to warrant any educated person in using the latter from motives of economy, and indeed in the majority of cases where such is used, we believe it is owing to carelessness more than any other one thing. A call at the City News Agency, at No. 12 and 14 Hanover street will disclose the fact that in addition to all the Boston and New York papers, that the latest novelties in stationery are obtainable at very low prices, and at this establishment may also be procured all the latest books and periodicals. This enterprise was inaugurated before the war, and after two or three changes in its management, came into the possession of the present proprietor in 1884. Mr. L. T. Meade is a native of Northwood, N. H. The patronage of the City News Agency, has been greatly increased since the liberal methods of its proprietor has become more generally understood. The store is 30×30 feet in size. Two assistants are constantly employed, and every effort is made to keep the stock on hand so well supplied in every department that all delay will be avoided.

The B. H. Piper Co., manufacturers of Handles, Spokes and Base-Ball Bats, Axe, Pick, Hammer and Hatchet Handles, Second Growth White Oak Spokes, Second Growth White Ash Base-Ball Bats, Hard Wood for sale; Beach Street, junction Portsmouth R. R., Manchester, N. H.—Everybody who is able to, plays base-ball nowadays, and in fact the national game has become so popular that the demand for the various articles it calls for has become something tremendous. There are factories which turn out balls by the thousand: the manufacture of base-ball shoes and uniforms has become a separate and extensive industry, and right here in Manchester we have an establishment where base-ball bats are manufactured in great and increasing quantities, for these bats are very popular with players and are remarkably strong, durable and well made. During the season of 1890, 3000 dozen were made, and the firm already have a contract for 5000 dozen for the season of 1891. A specialty is made of second growth white ash bats, and dealers who wish to handle bats on which a paying margin can be made, and which will satisfy the most critical taste, should place a comprehensive trial order at this factory, which is owned by The B. H. Piper Co., and is located on Beach street, at the junction Portsmouth R. R. Mr. C. W. Piper is the efficient superintendent of the establishment, and all orders are assured immediate and careful attention. The premises measure 40×112 feet and are well equipped with improved machinery, while employment is given to from twelve to fifteen assistants. This business was founded some thirty-five years ago by Messrs. Piper & Brown, afterwards being conducted by Mr. B. H. Piper, then by Piper & Reynolds, and finally coming under the sole control of Mr. Piper again in 1887, and August 1, 1890 it was made a stock company under the firm-name of The B. H. Piper Co. Handles and spokes, including axe, pick, sledge, hammer and hatchet handles, and second growth white oak spokes, are manufactured as well as bats.

William B. Abbott, House and Sign Painting, Graining, Glazing and Paper Hanging, Wall Papers and Ceiling Decorations, Paints, Oils, Varnishes, Glass, etc., Painters' Materials of all kinds, No. 1262 Elm Street, opposite Orange, Manchester, N. H.—One of the first proverbs to which the attention of children is called is "Practice makes perfect," and certainly it would be difficult to find one more thoroughly true in every respect. "Habit is second nature," is another saying in the same line, and daily experience demonstrates that in practical life nothing can take the place of prolonged practice. Therefore, when it is desired to have a thing done as it should be, it is an excellent idea to place the order with one who has had sufficient practical experience to be a master of the subject in all its branches. It is for this reason among others that the work turned out by Mr. William B. Abbott, is so uniformly good, for this gentleman has been engaged in business as a painter, glazier, and paper hanger, for over fifteen years. He carries a full line of wall papers, ceiling decorations, paints, oils, varnishes, glass, and painters' materials of all kinds. His goods are all of the newest styles and best quality, and will be sold at the lowest prices. Mr. Abbott employs fifteen first-class house and sign painters and paper hangers, which enables him to do any work in his line with neatness and dispatch. All orders by mail, or otherwise delivered, will receive prompt attention. He has been entrusted with the filling of many important commissions in his line of business, and his work is sure to be durable as well as ornamental, and the best materials are used in the filling of orders. Mr. Abbott is a native of Concord, N. H., and is prepared to undertake all branches of his business at short notice, and his charges are always reasonable.

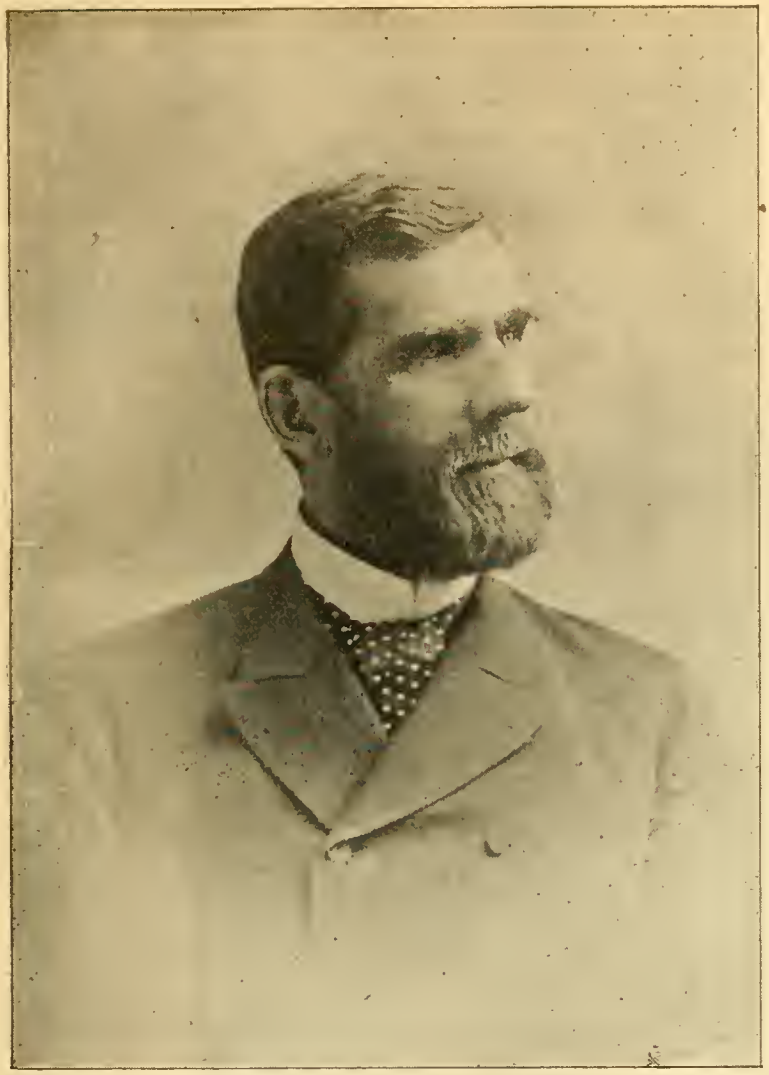
Folsom's Clothing House, James A. Folsom, Proprietor, dealer in Ready Made Clothing, Fine Furnishings, Hats, and Caps, Rubber Clothing, Trunks, Bags, Valises, Canes, etc., White and Fancy Shirts a Specialty, The Corner Store, 994 Elm Street, Stark Block, Manchester, N. H.—There is one subject in which the general public are always interested, and that is, as to where dependable clothing may be purchased at low rates. The amount paid out for clothing forms a very important item in the living expenses of the large majority of people and hence the interest we have noted is readily understood. Doubtless many of our readers are already familiar with the inducements offered at the establishment conducted by Mr. James A. Folsom, and to those who are not, we can only say "call and see for yourselves." You will receive prompt and polite attention, will be shown a very skilfully selected stock of fashionably cut and thoroughly made clothing, fine furnishings, hats, caps, rubber clothing, trunks, valises, canes, etc., white and fancy shirts, being made a specialty, and you will have prices quoted to you that will make you wonder "how he can do it." One important assurance we can give, and that is that the representations made concerning the goods may be implicitly depended upon in every respect, for Mr. Folsom makes it a point to sell his goods strictly on their merits and though this course may diminish the per centage of profit, it has had the effect of building up a large and desirable retail trade. Mr. Folsom is a native of New Market, N. H., and has been identified with his present line of business since 1866, having began operations under the firm name of Folsom & Son, which was continued until 1879, when Mr. James A. Folsom, the present proprietor, assumed the entire management of the business. Folsom's Clothing House is located at 994 Elm street, Stark Block, and the assortment carried there is so varied that all tastes and all purses can be suited, and whether you want a suit for working or for dress wear, you may buy here with the assurance of getting full value for every cent expended.

W. P. Farmer, Boots, Shoes and Rubbers, 750 Elm Street, Manchester, N. H.—Very few persons can judge with any certainty of the comparative value of boots and shoes, for the simple reason that it is possible to disguise the defects of poor stock and inferior workmanship so perfectly that even an expert will in many cases be deceived when he has to rely entirely on external examination. Hence the prudent buyer will patronize strictly reliable dealers only, and as it is fair to presume that many of our readers would like to know of a shoe store where "full value for money received" is the guiding principle of the management we take pleasure in calling attention to that located No. 750 Elm street opposite Merrimack Common, carried on by Mr. W. P. Farmer, for here may be found a fine stock of boots, shoes and rubbers, made up of goods that are in every instance guaranteed to prove just as represented, and including the latest styles in street, dress, and working boots and shoes. The business was formerly conducted by Mr. G. G. Twomly, who began in 1887 and was succeeded in 1890 by Mr. Farmer, who needs no introduction to our Manchester readers as he is a native of that city and a member of the Board of Aldermen. Prompt attention is given to every caller and bottom prices are quoted on foot wear of every grade and description.

G. R. Vance & Co., dealers in Stoves, Ranges, Furnishing Goods, Glass, Tin, and Wooden Ware, 706 Elm Street, Manchester, N. H.—The enterprise now carried on by G. R. Vance & Co., was started in 1867, by the firm of Vance & Goodwin, the present firm having been formed in 1872. This firm is constituted of Messrs. G. R. Vance and J. L. Woodman, the former being a native of Vermont, and the latter of Manchester. The firm handle stoves, ranges, furnishing goods, glass, tin and wooden ware, in which they do a large retail trade, requiring the services of six assistants. The premises utilized are of the dimensions of 20×100 feet and located at No. 706 Elm street. Messrs. Vance & Co., are well prepared to guarantee satisfaction to their customers, for they have unsurpassed facilities and are in a position to quote low prices on reliable goods. The goods offered by them are obtained from the most reputable sources, and it is well understood in this vicinity that every article bought at this popular store is sure to prove as represented in every respect, for during the twenty years and more that operations have been carried on, the policy pursued has been such as to inspire unreserved confidence in the firm and their methods. The stock is constantly being renewed, and contains not only a full assortment of standard goods, but also the latest and most popular novelties in its line.

Joseph Masse, dealer in Coal and Wood; Office and Wood Yard, 1124 Elm Street; Coal Yard, Kidder Court, Manchester, N. H.—Mr. Joseph Masse is a native of Canada, and has been identified with his present enterprise since 1883, having at that date started the business in company with Mr. Lefebre, under the style of Masse & Lefebre, Mr. Masse assuming full control of the establishment in 1886. He is an extensive dealer in coal and hard and soft wood, and is prepared to supply any of these commodities in quantities to suit at very short notice. The premises utilized comprise an office and wood yard located at No. 1124 Elm street and a coal yard in Kidder court having storage capacity for 200 tons of coal. We wish to make special mention of Mr. Masse's facilities for the furnishing of coal, as he gives particular attention to family trade and spares no pains to afford prompt and satisfactory service at all times. He keeps in stock the various grades, such as Franklin, stove, nut, egg and broken coal at prices as low as the lowest, also hard and soft wood from $4.50 up by the cord, and such of our readers as know the great difference existing between the several varieties of coal as regards the percentage of ash, etc., will appreciate the advantages of dealing with a house carrying out such a policy. Employment is given to eight assistants, and orders will be delivered promptly when promised, the very lowest market rates being quoted in every instance.

Chagnon & Town, Druggists and Apothecaries; J. A. Chagnon, A. K. Town; 687 Elm, Corner Central street, Manchester, N. H.—Perfect neatness and order are of course expected in every pharmaceutical establishment and are almost invariably present, but even these qualities, admirable as they unquestionably are, cannot compensate for want of experience and skill, and therefore we think the public will be interested in learning of a pharmacy where all these desirable attributes are assured, and where strictly reliable goods are to be had at the lowest market rates. We have reference to the establishment carried on by Messrs. Chagnon & Town, at their new drug store corner of Elm and Central streets, and are sure that our favorable opinion of its merits is fully supported by the facts and endorsed by those who have had an opportunity to judge of its correctness from personal experience. Mr. J. Alfred Chagnon is a native of New Hampshire, and Mr. A. K. Town of Maine. Both these gentlemen are experienced druggists, each having had many years' experience in their line of business previous to assuming control at their present location in 1890. The premises utilized are 20×50 feet in dimensions, and are well stocked with pure drugs and chemicals of all kinds. Although at some drug stores there may be larger stocks carried than that shown by Messrs. Chagnon & Town, still it would be difficult to find one more varied and at the same time composed of more first class materials, and it is to this variety and completeness of the goods on hand that the establishment under notice owes much of the reputation attached to it for accuracy and celerity in the compounding of prescriptions. The facilities at hand in this department are of the very best and most approved description, and nothing is left undone to secure reliable and satisfactory results.



P. C. CHENEY PAPER

COMPANY,

MANCHESTER, - N. H.

Among the many manufactures that distinguish Manchester as a trade centre, there are some enterprises, which from their very nature, as well as from their magnitude, arrest the attention of even a casual observer, and in a work of this kind demand more than a passing mention. Such is the P. C. Cheney Paper Company. Mr. Cheney, from whom the company takes its name, has been identified with this industry since his boyhood. His father and uncle were both eogaged in this business, and after being in charge of the latter's mill for a time, Mr. P. C. Cheney, associated with several others, started a new mill at Petersborough. Mr. Cheney soon became sole owner of this mill, and he carried on the business alone until 1866, when he came to this city, and together with Mr. T. L. Thorpe, established other mills at Goffstown and Amoskeag. After various changes, Mr. Cheney became sole owner of these plants.

In addition to this property, Mr. Cheney carries on and owns the major part of the stock of the following wood pulp and paper mills: The Manchester plant, Amoskeag, Great Bay Mills at East Tilton, Cherry Valley Mills at Washington, and the sulphate pulp mills at Goffstown, known as the Excelsior Paper Stock Co., which is owned exclusively by the P. C. Cheney Co.

This company is one of the most extensive in the manufacture of paper in this part of the country. They do an enormous business, the annual product being about 4,000 tons of paper and 4,000 tons of wood pulp, dry weight. Employment is given to more than two hundred hands, and the yearly pay-roll amounts to about $90,000. The reputation of this company is unsurpassed by any in the country, both for its uniformly honorable dealings and the fine quality of its manufactures. Its officers are well known men, occupying high positions in this city. They are as follows: P. C. Cheney, President; Charles H. Fish, Treasurer; Percy C. Laselle, Clerk; Walter S. Holt, Agent. The president of the company is one of the most prominent and popular men in the State. He is connected with most of the social and benevolent institutions of New Hampshire. He served honorably in our late civil war, was elected mayor of the city in 1871 by an overwhelming majority, and in 1875, Governor of the State. Governor Cheney is closely identified with the business, social and political welfare of Manchester, and in closing this imperfect sketch of his career, we cannot do better than to quote the following words, written by one of his fellow citizens: "He is a just, liberal, cultivated and experienced man, who may be trusted to dignify and honor any position to which he may be called in the future, as he has in the past."

THIS IS THE POPULAR CLOTHING STORE OF MANCHESTER.

CUSHMAN & HARDY,

(Members of the Manchester Board of Trade.)

WHOLESALERS AND RETAILERS OF ALL THE POPULAR STYLES OF

MEN'S, YOUTHS' AND CHILDREN'S

Fine Ready-made Tailor-fitting Clothing

GENTLEMEN'S FURNISHINGS, HATS, CAPS AND FURS.

This is the old original "one price" Clothing House established by J. W. C. Pickering in 1868; owned by its present proprietors since 1886; remodelled in 1889; centrally located, and is now the best appointed clothing store in the State, carrying one of the *largest and best selected stocks north of Boston.* CUSHMAN & HARDY, its proprietors, are men of marked ability, sound judgment, wise and judicious buyers; men that are honest in their dealings with their large hosts of patrons, always making friends by their square and *upright methods of doing business*—giving full value for the hard-earned dollars. *This immense stock* consists of all grades of clothing, from the cheapest every-day garment to the stylish high quality dress suit. The price on each and every garment is *marked in plain figures.* This enterprising firm believes that your dollar is as good as your neighbor's, hence they are strictly one price. Now just a word to you: as our society rules to-day that every man must wear clothing, and as a dollar ill spent is lost, gone forever, it becomes necessary that you should know just where to place your money. Now, to make a long story short *our advice is, "go direct to* CUSHMAN & HARDY," carefully inspect their tastefully selected stock of foreign and domestic productions, *invest your dollar and receive one hundred cents worth of merchandise.* Can you do better than this?

CUSHMAN & HARDY, 856 Elm Street, Manchester, N. H.

William H. Elliott, Jeweler, Optician, and dealer in Musical Instruments; a rich stock of Watches, Clocks, Jewelry, and Silver Ware; Pianos and Organs on easy installment payments, and for rent; No. 845 Elm Street, Manchester, N. H.—Some men will not entrust the repairing of their watch to anyone that they are not positively sure is entirely competent to handle its delicate mechanism, but will allow any travelling vender or other person of whom they know little or nothing, to furnish them with spectacles or eye glasses, quite unmindful of the fact that the mechanism of the eye is more delicate than that of any watch, and can easily be irreparably damaged by the constant use of unsuitable artificial aids to the vision. The information gained by a scientific test of the eye enables the trained optician to ascertain with mathematical certainty just what style and form of glasses are required. There is no "guess-work" about the matter, whatever deficiencies exist are detected and provided for, and the result is a pair of eye glasses or spectacles which afford grateful ease and comfort, as they are adjusted to the eyes instead of the eyes being obliged to adjust themselves as nearly as possible to the glasses, as is the case when a skilled optician is not consulted. If your spectacles hurt your eyes don't continue to use them in the hope that your eyes will "get used to them." They should not be forced to get used to them; eyes are more valuable than spectacles, and it is simply common sense to change the latter to suit the former, and not to reverse the process. Mr. William H. Elliott is a practical optician of long and varied experience, and we take pleasure in cordially recommending him to our readers, for we know that he is thoroughly competent, and what is equally important, is so painstaking in his methods as to ensure uniformly accurate results. Special and personal attention is given to the scientific fitting of glasses to all defective vision within the scope of opthalmic aid, and the prices quoted on the articles furnished are in strict accord with the lowest market rates on glasses of similar quality. Mr. Elliott was born in Derry, N. H., and is very generally known in Manchester and vicinity. The business conducted by him was founded half a century ago, and by no means is confined to the handling of optical goods, but comprises the sale of jewelry, musical instruments, watches, clocks, and many other articles. One floor and a basement are utilized at No. 845 Elm street, their total area being 5,000 square feet, affording ample room for the carrying of an exceptionally large stock. The latest novelties in jewelry and silver ware are well represented, and besides a full assortment of portable musical instruments, there is offered a fine stock of pianos and organs, these goods being sold at bottom prices, either for cash or on easy installments; or they will be rented at moderate rates. Employment is given to from three to six assistants, and callers are consequently assured immediate and polite attention.

Pearl Street Drug Store, Norman H. Colby, 1231 Elm Street, corner Pearl, Manchester, N. H.—If the comparative rank of business is to be judged by its usefulness to to the community, the "Pearl Street Drug Store" must be given a good position for it is without doubt at least as useful an establishment as this section of the city can show, and it is very thoroughly appreciated by the public in general. It has been under the control of the present proprietor, Mr. Norman H. Colby, since 1889, he having succeeded to the business at that time. The store is 20×50 feet in dimensions and is very completely fitted up with all necessary facilities for the handling and storage of the large stock of drugs, medicines and chemicals, which is constantly carried, for Mr. Colby makes a specialty of the compounding of prescriptions, and spares no pains to assure prompt and absolute accuracy. Two assistants are employed to enable immediate attention to be given to every caller. A carefully selected assortment of fancy and toilet articles is always at hand, prices quoted being uniformly moderate. Mr. Colby is a native of Manchester, N. H., and is highly esteemed.

Harley & Robbie, dealers in Foreign and Domestic Dry Goods, New York Store, 866 to 872 Elm Street, Manchester, N. H.—The "New York Store" is widely and favorably known throughout this vicinity among buyers of dry and fancy goods, and it is not surprising that such should be the case, for during the more than ten years that this establishment has been carried on it has been managed with such ability as to have become a leader in its special line, and is now looked upon as a thoroughly representative store of which the residents of Manchester have excellent reason to be proud. And this pride is not entirely due to the extent and completeness of the stock carried, and the handsome and convenient manner in which the store is fitted up, but no small part of it arises from the fact that absolute dependence may be placed in the representations made concerning the articles handled. They are sold on their merits, the most inexperienced buyer may purchase them and feel sure of getting full value for money paid, and in short the management keep good faith with their patrons in every detail of the business. Operations were begun in 1880, by Messrs. Harley, Robbie & Vadnais; the firm name being changed to Harley & Robbie in 1886. Messrs. Daniel Harley and John Robbie are both natives of Scotland, and possess to a marked degree that business aptitude so characteristic of their countrymen. They give their enterprise close personal supervision, and the service rendered is remarkably prompt and accurate, employment being afforded to from forty to forty-five assistants. The premises are numbered 866 to 872 Elm street, and have a total floor space of 10,000 square feet, exclusive of a millinery room having an area of 2,000 square feet. Foreign and domestic goods of every description are represented in the heavy stock, which is constantly being renewed and which always contains a large proportion of the latest fashionable novelties. The New York Store is not a "cheap store" in the ordinary acceptation of the term, for although the prices rule as low as the lowest, the goods are uniformly reliable.

A. De Moulpied, dealer in Household Furnishing Goods, Parlor Sets, Chamber Sets, Lounges, Tables, Mattresses, Feathers, etc., etc., lowest prices, easiest terms, 1105 and 1107 Elm Street, Manchester, N. H.—The undertaking carried on by Mr. A. De Moulpied was founded in 1887 and has been under the management of its present proprietor since that date. He is well known throughout Manchester, where he has had a long and varied experience in connection with the furniture business, his perfect familiarity with it in every detail now enabling him to offer special inducements to his customers in household furnishing goods of all kinds. Mr. De Moulpied was one of the first to introduce the installment plan in this city, making a specialty of household necessities such as stoves, chamber sets clocks carpets, wringers, etc., these articles were sold on small weekly or monthly payments, it is needless to say that thousands take advantage of the easy way of furnishing their house, and many a cheerful home can be ascribed to that gentleman's facilitating way of doing business. Mr. De Moulpied has moved in four different stores since he began business in Manchester, his first venture being in a small room 22×18. The premises made use of are located at Nos. 1105 and 1107 Elm street, and comprise three large warerooms of the dimensions of nearly 8000 square feet, thus affording ample space for the carrying of a large stock, and this space is certainly fully availed of, for Mr. De Moulpied offers one of the most extensive assortments of parlor and chamber furniture, lounges, tables, mirrors, carpets, oil-cloths, stoves, kitchen ware, mattresses, feathers, etc., etc., to be found in the city, and quotes bottom prices in every department; no lower rates being named anywhere on articles of equal merit. The latest styles in chamber and parlor sets, etc., are always represented, and the most fastidious purchasers can hardly help finding goods here perfectly suited to his tastes, while the variety offered is so great that all purses as well as all preferences can be accommodated. Household furnishing goods are sold at the lowest prices.

A. P. Olzendam & Sons, Hosiery Manufacturers, Manchester, N. H.—Among those great manufacturing establishments which have made the city of Manchester what it now is, prominent mention should be made of that conducted by Messrs. A. P. Olzendam & Sons, for not only do this firm carry on one of the most extensive and finest equipped hosiery mills in the country, but they turn out goods which are conceded by dealers and consumers to have no superiors in their special line, and which are consequently in active and increasing demand, and have done much to call favorable attention to Manchester as a manufacturing centre. This representative enterprise was inaugurated at little more than a quarter of a century ago, operations having been begun by Mr. A. P. Olzendam in 1864, and the present firm being formed in 1889 by the admission of Messrs. G. A. and A. H. Olzendam, both of whom are natives of this city. The senior partner was born in Germany, and during his long, honorable and successful business career he has become one of the most widely known and highly esteemed of all Manchester's manufacturers. He has served as Representative and as Senator, and is a trustee of the People's Savings Bank, in which institution he is largely interested. Messrs. A. P. Olzendam & Sons manufacture woolen hosiery of all descriptions, and operate one of the most elaborate and efficient plants of hosiery machinery in the country, the daily product of the mill varying from 300 to 500 dozen pairs. The main building comprises three stories and a basement, of the dimensions of 60×200 feet, and has an ell measuring 30×40 feet. The finishing department occupies a two story building 30×75 feet in size; and there is also a spacious stock-house, a gate-house, and other out-buildings; water power is ordinarily used, but there is a 100 horse steam engine available when wanted, and the mill can be run at its full capacity at any season of the year. Employment is given to 250 operatives, and the system of production in operation is so well considered and comprehensive that every process incidental to manufacture is carried on under close and responsible supervision. The result is a product of uniform excellence, and as the firm quote the lowest market rates on their goods it is not surprising that they should find a ready and reliable market.

Granite Block Pharmacy, J. F. Dignam & Co., Proprietors, 797 Elm Street, Manchester, N. H.—Although perhaps by the year 2000 the use of drugs will be outgrown and the "faith cure" or some other equally agreeable means of regaining health will have been adopted, the people of to-day must make use of the methods of to day, and these methods are such that a well appointed and well managed establishment like the "Granite Block Pharmacy" is of the greatest benefit to a community. This enterprise was inaugurated by J. Clough, who was succeeded by Chas. A. Smith, the present proprietor having been in possession since 1888. Mr. J. F. Dignam is a native of Manchester, and highly esteemed among our local pharmacists. The premises made use of are 20×50 feet in dimensions and are located at No. 797 Elm street and the stock contained therein is both large and varied, being complete in every department and comprising an assortment of pure drugs, medicines and chemicals, which would not suffer by comparison with the stock carried in many a city pharmacy which ranks in the first-class. The supply of druggist's sundries, toilet articles, etc , is also full and varied, but Mr. Dignam gives especial attention to the handling of drugs, and is in a position to compound physician's prescriptions of all kinds at short notice and at low rates. He has the most improved facilities at his command, and the precautions taken are such as to render errors almost impossible.

T. F. Sullivan, Manufacturer, Wholesale and Retail dealer in Cigars and Tobacco, 995 Elm Street, Manchester, N. H.—The making of a cigar has about as much to do with its desirability, as the material of which it is composed has, and we know all old smokers will agree with us regarding this statement, for there is no one who makes a habit of smoking, but what has more or less frequently come across a cigar that it was impossible to enjoy, even though it was made of a good grade of tobacco. The importance of having cigars properly made is thus apparent, and it follows that the manufacturers who turn out uniformly good work are assured of a prosperous business, an example of which may be seen in the trade built up by Mr. T. F. Sullivan, since he began operations in 1875. This gentleman is well known throughout Manchester and vicinity, and his premises are located at No. 995 Elm Street, and cover an area of some 960 square feet where employment is given to only skilled assistants. Mr. Sullivan does a business both wholesale and retail in character, and also manufactures a fine line of cigars. He handles only the best grades of cigars, tobacco, etc , and is in a position to quote bottom figures and his growing trade shows how this fact is appreciated.

The E. P. Johnson Co., dealers in Coal, Wood, Hay and Straw, Office, 668 Elm Street.—A thoroughly representative as well as a very extensive business undertaking is that carried on at No. 668 Elm street, by the E P. Johnson Company, for this was founded more than thirty-five years ago and has long ranked among Manchester's leading commercial enterprises. The original firm was Johnson & Smith, and operations were begun in 1854, the business passing into the hands of Messrs E. P. Johnson & Co., in 1867, and that firm being succeeded by the existing company in 1886. The present proprietors are Messrs. E. P. Johnson, who was born in this city; William Perkins, a native of Essex, Mass.; C. E. Wason, a native of Candia; and J. S. Lovering, who was born in London. These gentlemen are all widely known in business circles and some of them have held public office, Mr. Johnson having served on the board of aldermen, and Mr. Perkins as representative. Mr. Wason was in the army three years, during the Rebellion. The company do both wholesale and retail business, and are in a position to fill the largest orders without delay, while the smallest orders are also assured prompt and careful attention. Coal, wood, hay and straw are very extensively dealt in and an immense stock of coal is generally carried, there being sufficient available storage capacity to accommodate 7000 tons. We need hardly add that the company are in a position to quote the very lowest market rates and to supply goods that will give the best of satisfaction.

E. R. Coburn & Co., Booksellers and Stationers; Periodicals, School Supplies, etc; Picture Framing a Specialty; 740 Elm Street, Manchester, N. H.—The store of Messrs. E. R. Coburn & Co., at No. 740 Elm street, always contains a very large and carefully chosen stock of books, stationery, periodicals, school and office supplies, etc., and as the prices quoted are in every instance as low as the lowest it is not surprising that this should be a very popular and well patronized establishment. The business was founded many years ago by Messrs. E. G. Tewksbury & Co., the present firm name being adopted in 1878, and as now constituted the concern is made up of Messrs. E. R. & W. P. Coburn, the former a native of Hanover, N. H., and the latter of this city. The premises utilized have an area of 1200 square feet, exclusive of the framing room, which measures 20×30 feet and is fitted up with all necessary facilities for the manufacture of picture frames of all kinds, the firm making a specialty of this department of their business and being prepared to fill orders at short notice and at uniformly moderate rates. They are also agents for the New Home Sewing Machine, considered by many to be the best family machine ever put on the market, and certainly having no superior as regards efficiency, simplicity and durability. Messrs. E. R. Coburn are prepared to furnish the New Home at manufacturers' prices, and will cheerfully give any information desired concerning it on application. Employment is given to three assistants, and callers may depend upon receiving prompt and courteous attention.

F. C. Miville, wholesale and retail dealer in Drugs and Chemicals, Patent Medicines, Dye Stuffs, etc., Trusses and Shoulder Braces; Pure Wines and Liquors for Medicinal Purposes; 1023 Elm Street, Mercantile Block, corner of Concord Street, Manchester, N. H.—This house is one of the old and well-known stands, that so many of the older residents of Manchester must be familiar with, as business was first established here by Mr. H. G. Connor in 1843. After a period of thirty-three years, that is in 1876, Mr. Miville became associated with him and so remained until in 1881, when Mr. Miville became sole proprietor. Premises having an area of about 1200 feet are occupied, and are fitted up in the most convenient and complete manner, especial attention having been given to the facilities for accommodating the prescription trade, which is one of the most important and popular departments of this business. The stock of drugs, medicines and chemicals is deserving of particular and favorable mention, as it comprises a full selection of such commodities, obtained from the most reputable dealers, and the articles composing it may therefore be safely depended upon for freshness and purity. Prescriptions are compounded with the most scrupulous care and accuracy, at short notice, and at moderate rates. Patent medicines, dye stuffs, fine toilet soaps, hair and tooth brushes, perfumery, fancy toilet articles, stationery, etc., etc. Trusses and shoulder braces, pure wines for medicinal purposes—these articles are dealt in largely. As the goods are uniformly desirable and the prices are strictly in accord with the lowest market rates, on articles of equal merit, a substantial and reliable reputation has been built up here, and this store may be said to be one of the necessities of Manchester. Mr Miville is a native of Canada and came to this city in 1870. He is a graduate of St. Ann's College, Province Quebec, and was one of the first to pass an examination before the State board of pharmacy of New Hampshire. He is also a popular member of the American Pharmaceutical Association and of several benevolent societies. During the last year a drug store has been opened at the corner of Main and Armory streets, West Manchester, under the style of Miville & Co. This is already a flourishing young business undertaking, and though under a company name is owned and controlled by Mr. Miville exclusively.

Handy & Thayer, Custom Tailors, Chambers formerly occupied by Charles F. Gardner, Straw's Block, 827 Elm Street, Manchester, N. H.—There is at least one piece of information which the average man is always glad to receive and that is, where he can get a thoroughly satisfactory garment or suit at a moderate price. In calling attention to the facilities offered by Messrs. Handy & Thayer we do not wish to convey the idea that they are "cheap tailors," as that phrase is commonly understood, for nothing could be farther from the truth, but we do wish to acquaint our readers with the fact that this firm are remarkably low in their prices when the uniform superiority of their work is duly considered. They occupy the chambers formerly utilized by Mr. Charles F. Gardner, in Straw's block, No 827 Elm street, and those interested in tasteful and fashionable dressing will find themselves well repaid for the time spent in visiting these conveniently located rooms, as a seasonable assortment of foreign and domestic fabrics is constantly there open to inspection and the firm make a specialty of giving their patrons opportunity to choose from the very latest and most correct novelties. A competent force of assistants is employed and orders can be filled without tiresome delay, it being understood that entire satisfaction as regards cut, fit, trimming, making and in fact everything going to make up a strictly first class garment, is guaranteed to every customer. Mr. John B. Handy is a native of Maine, while Mr. Herbert F. Thayer was born in this city. Both these gentlemen give careful personal attention to the supervision of affairs and are untiring in their efforts to build up a reputation for skill and reliability which shall be second to none.

C. P. Trickey, dealer in Pianos and Organs, Piano Stools and Covers, Violins, Guitars, Banjos, all kinds of Strings, Flutes, Fifes and Drums, Harmonicas, Accordions, Games, Fancy Plush and Leather Goods, Gold and Stylograph Pens and Pencils, etc.; Books, Stationery, Periodicals, Sheet Music, Music Books, Pocket Books, Shopping Bags, Photograph, Autograph and Scrap Albums, Pictures and Picture Frames. Trickey's Music and Book Store, 1085 Elm Street, Manchester, N. H.—It is a noteworthy fact that in every New England city and in most of the larger towns there is sure to be found a "peoples' music store." In some cases the establishment is known by this title, in more cases it is not, but the significant fact is that there is pretty sure to be one store which it most aptly describes, and so far as Manchester is concerned that name applies to the establishment located at No. 1085 Elm street, and owned by Mr. C. P. Trickey. This gentleman is a native of Jackson, N. H., and has been identified with his present business about a decade, having succeeded Mr. J. B. Sullivan in 1880. Commodious premises are utilized, and some idea of the magnitude and variety of the stock on hand may be gained from the fact that it comprises pianos and organs, piano stools and covers, music racks, violins, guitars, banjos, strings of all kinds, flutes, fifes and drums, harmonicas, accordions, music books, sheet music, vocal and instrumental, stationery, pictures and frames, books, periodicals, pocket books, shopping bags, photograph, autograph and scrap albums, fancy plush and leather goods, gold and stylographic pens and pencils, together with other articles too numerous to mention. Mr. Trickey has a keen appreciation of what the people want and he caters to the people and not to any one class or profession. His prices will compare very favorably with those quoted elsewhere and what is of even more importance to the average buyer, his goods are in every instance guaranteed to prove just as represented.

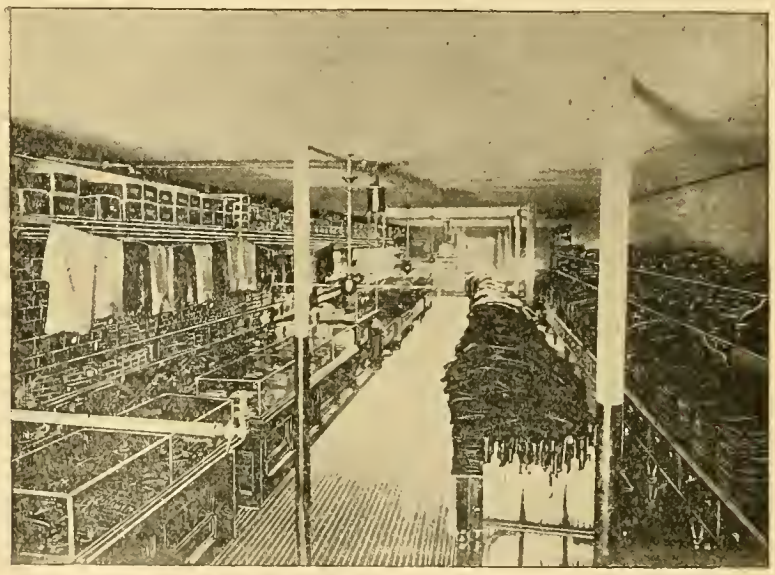
Union Pacific Tea Co., Wm. A. Burgess, Manager, 1001 Elm Street, Manchester, N. H.—Some of us are apt to "growl" rather strongly at the numerous powerful corporations now doing business in this country, but were all of them conducted on the principles that have characterized the management of the "Union Pacific Tea Company" our growling would be changed to congratulations, for the fact cannot be honestly denied that the operations of this corporation have been of distinct and decided benefit to the people. This company does a really enormous business, as may be judged from the fact of its maintaining branch stores in all the principal cities of the United States. Importing the teas and coffees it sells directly, it retails them to the consumer who thus escapes paying tribute to importer, wholesaler, and retailer, as he would otherwise have to do. Although the prices quoted at the company's stores average considerably below those asked elsewhere, the question is sometime asked "Why cannot even lower rates be named considering the advantages possessed and the fact that certain small dealers advertise to sell at figures as low or lower than those quoted here?" The answer is simple. The company supplies goods that are what they are represented to be; some of its competitors do not. The Manchester branch was opened about 1880, and is one of the most prosperous of the many establishments throughout this section of the country. It has been managed by Mr. Wm. A. Burgess since 1885, he is a native of Nova Scotia, and may justly be called "the right man in the right place." He worked for the company in Boston before coming here, is assiduous in promoting the best interests of his customers and has made the name of the Union Pacific Tea Company synonymous with courtesy and fair dealing throughout this community. The branch store at Manchester is located at No. 1001 Elm Street, and is of the dimensions of 20×100 feet and is stocked with an exceptionally fine assortment of teas, coffees, spices and baking powder, with which presents are given, and every caller is assured immediate and polite attention.

CHAS. M. FLOYD & CO.,

CLOTHING

Hats, Caps, Furnishing Goods, Trunks and Bags.

888 ELM STREET, MANCHESTER, N. H.



INTERIOR VIEW OF STORE.

Nearly everybody has his own idea on the subject of clothing, but still advice and information on this important point are always acceptable, and therefore our readers may excuse us for calling their attention to the importance of getting first class clothing when they get any at all. Between inferior custom and superior ready-made work we would not hesitate an instant, for the advantages are all in favor of the latter, and therefore we say, get the best you can afford. Don't think from this that we believe it to be necessary to pay a high price in order to get first-class clothing, for we believe nothing of the kind. Artistically made and perfect fitting clothing cannot of course be sold at "slop-shop" prices, but when bought of such a firm as Chas. M. Floyd & Co., it is worth every penny put into it, for it has the durability as well as the "*style*" which characterizes every skillfully made article. The establishment in question was founded about 1855, and after several changes in its management, came into the possession of the present proprietor in 1888, and now ranks among the leading establishments of its kind in Manchester. The premises are located at 888 Elm street, and any one appreciative of fine clothing, hats, caps, furnishing goods, trunks, bags, etc., will be well repaid for visiting them, as an extensive and tastefully chosen assortment of the above named goods is always carried, and the very latest fashionable novelties are well represented. Mr. Floyd is a native of Derry, N. H., and is too well known in this vicinity to call for extended personal mention. Six competent assistants are employed and courteous attention is assured to every caller.

Queen City Drug Company, Prescriptions compounded at all hours, night or day; also agent for Newman & Co., Boston Florists; 915 Elm Street, Manchester, N. H.—The Queen City Drug Company began operations in 1889, and have already made a most favorable impression on the public and built up a thriving business, for the methods employed are reliable and progressive, and one innovation made by the company is decidedly popular, it being nothing more or less than the keeping open at all hours and on all days, this being the only pharmacy in Manchester which is never closed. Prescriptions will be promptly, carefully and accurately compounded at all hours, night or day, and we need hardly say that this service is a great public benefit, especially as the charges made are uniformly moderate. Spacious and finely equipped premises are occupied at No. 915 Elm street, and a complete and very carefully selected stock is carried, comprising drugs, medicines and chemicals of all descriptions, together with a full line of patent medicines, druggists' sundries, toilet articles, cigars, confectionery and other goods usually found in a strictly first-class city drug store. The company are agents for Newman & Co., the leading Boston florists, and can supply cut flowers, emblems, decorations, etc., at short notice and at low rates. The proprietors are Messrs. Charles H. Nudd and Park H. Kelley, both of whom are natives of New Hampshire. They have fairly deserved success by offering superior facilities, and the liberal support their establishment receives is creditable to all parties concerned, especially as the company spare no pains to continually improve the service rendered.

Stearns & Co., Meat, Vegetables, Canned Goods, etc., 1313 Elm Street, Manchester, N. H.—It must be apparent to all that this establishment, whose senior partner has been in the business for more than twenty-five years, and has maintained a prominent position in the ranks of business enterprises, is well worthy of mention at our hands, and we take pleasure in bringing it to the attention of our readers. Business was conducted many years under the name of Robinson & Stearns, but in 1887 Mr. J. E. Stearns and his son, Mr. Geo. Stearns, formed the existing co-partnership of Stearns & Co. Both are so well known that comment is unnecessary, although we would here mention several honorable positions which Mr. J. E. Stearns has held, such as having been councilman, alderman, school committeeman and assessor, and in which he proved his good judgment and intelligence. The premises occupied are 20×50 feet in dimensions, and are well adapted for carrying a large supply of meat of all kinds which are demanded of a first class provision store. They also have a good assortment of vegetables and fruits according to their season, and they keep in stock canned goods of the best named packers. Those familiar with their methods need not be told that every article leaving their store will be found just as represented, and no one can trade here long without finding that, quality considered, their prices are as low as the lowest. Employment is afforded to two courteous and competent assistants, and the promptitude with which orders are filled is a prominent feature in the management of their business.

J. N. Marston, Real Estate and General Business Agent; all kinds of Property Bought and Sold on Commission; Collections Made; Tenements Secured or Rented; Room 1 999 Elm Street, Manchester, N. H.—The name of Mr. Marston can by no means be unfamiliar to those at all interested in the real estate business of Manchester or its vicinity, for this gentleman has been prominently connected with this class of property for several years, and has had charge of not a few important estates during that time. Mr Marston was born in Charleston, Vt., and commenced operations in this field in 1883 in connection with Mr. Doble, but in 1886 he assumed the whole control, and has so conducted his affairs as to win the confidence of the public. He rents, sells or exchanges real estate situated in all parts of Manchester or suburbs. All kinds of property he will buy or sell on commission, collections will be made, tenements secured or rented. He is a general business agent, his list of what is now on the market is well worthy the inspection of everyone seeking an investment, or wishing to rent a residence or store, and we need not assure our readers that every representation made by Mr. Marston may be implicitly relied upon. His facilities for taking charge of property for absent owners, or those not caring to undertake the work and responsibility of such a position, are of the best, and his reputation is ample guarantee that in the future, as in the past, he will carefully guard the interests of his patrons. Mr. Marston is also justice of the peace.

Chas. C. Hayes, Real Estate, Bonds and Mortgages, 36 Opera House Block, Manchester.—Although industry is of course an excellent thing, still, it is not always those who work the hardest that accomplish the most, but rather those who work to the best advantage by utilizing the most efficient facilities provided. For instance, one who wishes to sell, buy, exchange or rent real estate, will not only save time, but also money by enlisting the aid of some competent and reputable real estate agent, who is well known in connection with that line of business. There is a number of such agents in Manchester and vicinity, but among them all none occupies a higher position than Mr. Charles C. Hayes, who has an office at No. 36 Opera House block. This gentleman is a native of New London, N. H., and has been identified with his present enterprise since 1882. It was inaugurated by Mr. C. G. B. Ryder, who was succeeded in 1881 by Mr. B. C. Ryder, he giving place to Messrs. Ryder & Hayes, the following year. The present proprietor assumed sole control in 1884. Mr. Hayes deals extensively in real estate and always has some desirable city and suburban property on his books. He also handles bonds and mortgages largely, and is in a position to negotiate loans at short notice and on favorable terms, mortgages for large or small amounts being placed to the entire satisfaction of all parties concerned.

The Singer Manufacturing Co., 4th Avenue and 16th Street, New York. Directly represented in every city in the world. C. E Batchelder, collector. Office 1100 Elm Street, Manchester, N. H.—A concern which has made and sold more than eight million sewing machines is certainly justified in claiming to be the leading sewing machine company of the world, but this claim is in one sense quite superfluous for no one at all familiar with the facts needs to be told that the Singer Manufacturing Co., has for years distanced all competitors, not only in the number but in the quality of the machines produced. The Singer machines of to-day are radically different from those of the past and are as far superior to them as they were to any that preceded or were contemporary with them, so that those purchasing Singer machines should see that they get the latest, and not those made by certain parties in accordance with expired and superseded patents. Of course the way to do is to deal directly with the company, and this is easy for it is directly represented in every city in the world. The Manchester office is at No. 1100 Elm street, and those wishing information concerning the three wonderful new light-running and silent machines recently brought out by the company—the "Oscillator," "Vibrator," and "Automatic"—will be courteously received by the efficient manager, Mr. J. A. Simonds, and will be given every opportunity to become practically familiar with their many points of superiority. Mr. C. E. Batchelder, the collector at this office, has held that position for fourteen years and is one of the best-known and most popular sewing machine men in New Hampshire. The company's business in this section is very large, and its steady increase shows how well the people appreciate honorable and enterprising methods.

Miville & Co., Maple Leaf Store, Leaders in Dry Goods and Small Wares, Millinery, Silks, Dress Goods, Cloaks, etc. (Sign of the Maple Leaf), Opera House Block, Hanover Street, Manchester, N. H.—The premises occupied by Miville & Co., are very spacious, but none too much so to accommodate the heavy stock carried, for they deal in dry goods, small wares, millinery, etc., and offer a complete assortment in every department. Among the leading commodities dealt in, may be mentioned silks, dress goods, cloaks, etc. The premises are located in Opera House block, Hanover street, "Sign of the Maple Leaf," and are 55×100 feet in dimensions. To attempt to describe such a stock as this in detail, within the narrow limits of our space, is out of the question, but we may at least state that the assortment comprises the latest novelties as well as a full stock of staple goods in its various lines, and that every article is sold under a guarantee that it will prove just as represented. Messrs. Miville & Co., quote bottom prices in every department, and do a large and growing retail business, the employment of twenty-two competent assistants assuring prompt and polite attention to every caller. Operations were begun in 1881, by Messrs. Miville & Deschenes, the present proprietor, Mr. C. S. Miville, having had sole control since 1886. He is a native of Canada, and is very widely known.

O. Caron, dealer in Furniture, No. 1205 Elm Street, Manchester, N. H —If the public don't know all about the furniture business, and how to buy to the best advantage, it is certainly not the fault of the newspapers, for these publications are about one-third filled with miscellaneous information on the subject, in the form of advertisements; just how reliable this information is, we leave for our readers to judge, but the fact that the announcement made by one firm flatly contradicts that made by another, would seem to indicate that even experts disagree as to certain points in furniture buying. Now for our own part, we may frankly say that the purpose of this article is to induce our readers to visit the establishment conducted by Mr. O. Caron at No. 1205 Elm street, Manchester. Mind, we say to visit the store in question and not to purchase any of the goods there offered. The question of buying is one to be settled only after mature consideration and a careful examination of the advantages offered, and so we simply say visit No. 1205 Elm street, inform those in attendance what you are seeking, and we will answer for it that you will be treated with every courtesy and consideration whether you purchase or not. The premises comprise three floors each 20 × 125 feet in dimensions, the goods displayed there are in great variety, and it certainly seems to us as though all tastes and purses could be suited, as the stock includes furniture of every description, while the prices compare very favorably with those quoted elsewhere, even at establishments of much greater pretensions A full guarantee is given that every article shall prove as represented, and the amount of business Mr. Caron has done since 1890 (when he succeeded Messrs. Smith & Cobb), shows that the public are making ample use of the opportunities extended to them.

Marshall & Underhill, dealers in Massabesic Ice, Coal and Wood, No. 7 Stark Street, near Elm, Manchester, N H.—A quarter of a century ago ice was looked upon as a luxury, but it has long since become a necessity, and is now used as universally as sugar, salt or any other staple product. It was once thought that all ice was pure, or rather that the most impure water was relieved of all deleterious substances by the process of freezing, but this theory has been proved to be altogether wrong, and intelligent people now select their ice as they do their milk or any other article which is healthful or injurious according to the place it comes from. Massabesic ice is looked upon as the standard of purity in this vicinity and well it may be, for it is doubtful if it is surpassed by any ice in New England. The firm of Marshall & Underhill make a specialty of handling this product, and an idea of the extent of this business may be gained from the fact that they provide sufficient storage facilities to accommodate 15,000 tons of ice. They supply both wholesale and retail customers, and their charges are always in strict accordance with the lowest market rates, while their service is reliable and prompt. Coal and wood are also very largely dealt in; the yard being located at the corner of Elm street and Nut road, and having storage capacity to accommodate 2000 tons of coal besides a heavy stock of hard and soft wood. The office is at No. 7 Stark street near Elm, and all orders large or small are assured immediate and painstaking attention, employment being given to from fifteen to twenty assistants This undertaking was founded in 1864 by Mr. Gideon Flanders, who was succeeded by Messrs. Marshall & Co., the present firm assuming control in 1886. It is constituted of Messrs. M. R. Marshall and J. T. Underhill, both of whom are New Hampshire men by birth. Mr. Marshall having been born in Pelham, while Mr. Underhill is a native of Chester.

Austin, Flint & Day, manufacturers of Sash, Doors and Blinds, Glazed Sash, Window Frames, Mouldings, Brackets and all kinds of House Finish made to order at short notice; Hard and Soft Wood for sale, delivered in any part of the city; South End of Beach Street, Manchester, N. H.—The manufacture of sash, doors and blinds, and of mouldings, brackets and house finish in general has enormously developed of late years, and is now one of the most important of our national industries. New Hampshire is well represented in this field of labor and some of the concerns engaged in, as for instance, Messrs Austin, Flint & Day, of this city, have established such a reputation for their products as to have resulted in the building up of a very extensive trade outside the State, besides the many orders filled for local consumers. The enterprise conducted by the firm in question was inaugurated in 1874 by Messrs. Austin, Johnson & Co., the present firm being formed ten years later. It is constituted of Messrs. J. Austin, C. A. Flint and A. Day, all of whom are natives of New Hampshire. The concern operate a spacious and very thoroughly equipped factory, it being built of brick, and comprising three floors of the dimensions of 40×135 feet. A two story wooden extension was built in 1888, the firm renting the lower floor, and retaining the upper (which measures 40×112 feet) for their own use. A large storehouse is also utilized. Power is afforded by a 160-horse engine, and the plant of machinery in use is of the most elaborate type, it including the latest improved appliances, and being maintained at the highest standard of efficiency. Among the articles manufactured may be mentioned sash, doors and blinds, glazed sash, window frames, mouldings, brackets, etc., and every description of house finish will be made to order in a superior manner, and at short notice, as employment is given to from ninety to one hundred experienced assistants. A large proportion of the total product is shipped to Boston, Haverhill and Lynn, and the demand from those points is still steadily increasing. The firm also sell hard and soft wood at the lowest market rates, and will deliver orders to any part of the city.

HARDY & COMPANY,

RETAIL DEALERS IN

Groceries, Flour, Meat and Provisions.

FINE TEAS AND COFFEES A SPECIALTY.

Mill Agents for "Entire Wheat Flour" and "Wheatlet."

CILLEY BLOCK, 1035 ELM AND 14 CONCORD STS.,

ORISON HARDY. MANCHESTER, N. H.

Plumer & Holton, Clothiers and Furnishing Goods, 895, 897, 899 Elm Street, Opp. City Hall, Manchester, N. H.—The undertaking carried on by Messrs. Plumer & Holton was founded nearly half a century ago, and for many years has held its present leading and representative position among the mercantile enterprises of Manchester. Operations were begun in 1844, by Mr. John Plumer, and were continued by Messrs. Plumer & Bailey, who were succeeded by Messrs. Plumer & Chandler, the present proprietors. Messrs. Plumer & Holton, assuming control in 1877. Mr. W. H. Plumer is a native of Goffstown, N. H. and Mr. M. A. Holton of Claremont, N. H., both these gentlemen being very widely known in business and social circles, particularly the senior partner, who has been prominently identified with the enterprise ever since 1858. The firm deal very extensively in clothing and gentlemen's furnishing goods, occupying the premises numbered 895, 897 and 899 Elm street, and carrying an immense stock of clothing of all descriptions, as well as an exceptionally complete and attractive assortment of fashionable furnishings. There is no need of our saying much concerning the clothing offered at this store, for the residents of Manchester and vicinity are thoroughly familiar with its most prominent characteristic, which may be described in one word—dependability. When Messrs. Plumer & Holton represent a garment to be "all wool," for instance, it is "all wool," and that is all there is to say about it. Their extensive business has been built up on the sure foundation of absolute reliability and it is conceded on all hands that the most inexpert buyer can make purchases at their store and be sure of getting his money's worth every time. This is no light praise to give any establishment, but in the present instance it is not really praise at all but a simple statement of fact. No single class of trade is catered to but goods suited to the wants of all members of society are provided, and merchants, mechanics, farmers, and people of all occupations can trade at this store and get just what they want at prices suited to their means. Nor are those who prefer custom made clothing forgotten; on the contrary the firm do the largest tailoring business in the city and produce garments which will compare favorably with those made by the leading tailors of the country. They are stylish in cut, perfect in fit and admirably made and trimmed; for first class help is employed, careful and skillful supervision exercised and no slip shod work is allowed to leave the shop under any circumstances. A heavy stock of foreign and domestic fabrics is always on hand to choose from, comprising full lines of staple goods as well as the most attractive novelties of the day. Despite the magnitude of their trade, Messrs. Plumer & Holton can fill orders at short notice, for they utilize two spacious floors for shop purposes and employ from thirty-five to forty-five assistants, besides seven salesmen in the store. Their prices on custom as on ready-made clothing are uniformly moderate and it is not at all surprising that their heavy patronage should still be constantly increasing.

F. L. Gray, dealer in Funeral Furnishings of all kinds; Undertaking Rooms 1088 Elm Street, opposite Lowell Street, Manchester, N. H.—The custom which has been introduced of late years, of entrusting the entire charge of all the many details incidental to a funeral to an experienced and competent funeral director, has so much to recommend it that it is not surprising it should be steadily gaining in popularity, and indeed has already become the rule rather than the exception. The results attained depend of course entirely upon the skill, thoughtfulness and tact of the director employed, and in this connection we may properly call attention to the facilities at the command of Mr. F. L. Gray, for he has built up a reputation second to none for efficiency and absolute reliability. The enterprise now conducted by him was inaugurated many years ago by Messrs. Melendy & Poor, who were succeeded by Messrs. Poor & Gray, they giving place to Mr. H. J. Poor, and he to the present proprietor. Mr. Gray is a native of Hancock, N. H., and assumed sole control of his present business in 1887. He served in the army during the Rebellion, holding a commission as lieutenant, and is very widely known throughout Manchester and vicinity, having been connected with the city council and having served as representative. Mr. Gray utilizes spacious premises, his undertaking rooms being located at No. 1088 Elm street, opposite Lowell. Funeral furnishings of every description are constantly kept in stock, and no precaution is neglected that would tend to enable orders to be filled without the least delay. Mr. Gray is moderate in his charges, and the service he offers is not surpassed in this State.

M. J. Coleman, Plumbing, Gas and Water Piping, 374 Chestnut Street, Manchester, N. H.—Notwithstanding the popular belief on the subject, it is safe to assert that generally speaking the city is a more healthful place of residence than the country, for the careful researches of physicians and others have demonstrated the fact, that the average duration of life is greater among those living in the cities than among those whose home is in the country. The reason given for this remarkable fact is, that more attention is paid to drainage in the cities, and that the water supply from pipes is not so apt to be poisoned by organic matter as is that drawn from wells—by far the most dangerous source from which water can be obtained. City residents very generally appreciate the importance of having their plumbing, etc., done by skillful men, and as such are by no means too common, we take pleasure in making mention of the facilities possessed by Mr. M. J. Coleman, doing business on Chestnut street, for he is an experienced and competent plumber, gas and water-fitter. He is well prepared to fill orders immediately and to attain results that will surely give permanent satisfaction. All necessary tools and appliances are at hand to enable orders to be filled at very short notice, and at the lowest possible cost.

J. G. ELLINWOOD,
PHOTOGRAPHER.

Every description of Photographic Work done in the best manner.

936 Elm St. (Patten's Block), MANCHESTER, N. H.

Wonderful progress has certainly been made in photography of late years, for photographs of railway trains at full speed, race horses on the home stretch, and even flashes of lightning, are now so common as not to excite special attention, but in spite of the perfection of apparatus shown by the possibility of such achievements, *real artistic* work seems to be beyond the skill of the average photographer For this reason we take especial pleasure in calling attention to the work done at this place, for Mr. Ellinwood the proprietor of this finely equipped establishment, makes a specialty of out door photography, such as class pictures, family reunions, picnic parties, and assemblages of all kinds, meeting with such unusual success as to fully warrant his guaranteeing entire satisfaction in every case. The specimens of work shown at the studio are well worth seeing, for they are remarkable for clearness of outline, perfection of shading and fineness of finish, and include not only group views but also pictures of residences and public buildings, interiors of churches, halls, parlors, etc., as well as single portraits in a good variety of sizes and styles. A specialty is now being made of crayon portraits 16×20; such artistic workmanship and such low prices must surely be appreciated wherever found, by those who know a good thing when they see it. Mr. Ellinwood is a native of Hillsboro, N. H., and has been connected with this establishment since 1868, having had full control since 1870. He is very reasonable in his charges considering the uniform superiority of the results attained, and we are glad to know that his efforts are appreciated, his establishment being largely patronized at all times. The illustrations in this history are made from pictures taken for us by Mr. Ellinwood.

J. Oscar Burbank, Druggist and Chemist, 635 Elm Street, corner Lake Avenue, Manchester.—As useful, and in fact indispensable, as physicians are to a community, they are hardly more so than are well-managed drug stores for it is on them that physicians must depend for much of their success. Of course it is possible, and was once the universal practice, for the village "doctor" to supply his own drugs, etc., buying them at wholesale, and compounding the medicines himself, but this style of doing things had many serious disadvantages, and not the least of which was, that by the time the stock on hand was exhausted of any particular drug, its virtues were apt to be greatly impaired by age and other causes But this has all gone by in localities of any importance, and in fact it has been many, many years since Manchester was without a first-class drug store. The establishment now conducted by J. Oscar Burbank was founded by him about 1880, and has since met with ever increasing success. This gentleman, of course, is very widely known, and he has given abundant evidence in the past that his chief aim is to serve the public in the best manner possible, and although his trade has long been a large one, he has steadily continued his efforts to please. The premises occupied are located at No. 635 Elm street, corner of Lake avenue, and are about 650 feet in dimensions, comprising a fine drug store, well stocked with a fresh and reliable assortment of drugs, chemicals and medicines of all kinds; also stationery and everything included under the head of druggists' sundries. Four competent assistants are employed and the public are assured the most reliable goods, and skilled and efficient service when patronizing this house. Mr. Burbank has also a branch drug store at the corner of Lake avenue and Massabesic street which bids fair to rival the present enterprise in the future.

A. & D. M. POORE,

Successors to BURNS & POORE, dealers in

Hard and Soft Coal, Hard and Soft Wood.

ORDERS PROMPTLY ATTENDED TO.

Office, 690 ELM STREET.

Coal Pockets and Yard, FRANKLIN, Cor. AUBURN ST.

MANCHESTER, N. H.

There is a great deal of difference in coal and there is also a great deal of difference in the delivery service of the various concerns engaged in handling it, so it is well when placing an order to assure yourself, first that you will be supplied with coal of standard quality, and second that you will get it at the time promised. Of course it is out of the question to personally select a given lot of coal (excepting perhaps in cases where many tons are wanted), and therefore the only surety one has that his order will be satisfactorily filled is the standing and reputation of the firm with whom the order is to be placed In this connection we may properly call attention to the service offered by Messrs. A. & D. M. Poore, for not only is their reputation for strictly honorable dealing so firmly established and widespread as to hardly require mention, but their facilities are so superior as to enable them to fill every order at very short notice and at positively the lowest market rates The business carried on by them was founded quite a number of years ago and was conducted at one time by Messrs. Hickey & Young, who were succeeded in 1880 by Messrs. Rowell & Burns, this latter firm giving place to Messrs. Burns & Poore in 1883. In 1890 the firm became A. & D. M. Poore. Both members of the present firm were born in Goffstown, N. H., and the senior member has been in the lumber and wood business there for nearly 40 years. The office of the firm is at at 690 Elm street, the coal pockets and yard being at the corner of Franklin and Auburn streets Hard and soft coal, and hard and soft wood are very extensively dealt in; there being carried in stock some 4000 tons of coal, and 500 cords of wood, so that the very largest orders can be filled without delay. Employment is given to twelve assistants, and no trouble is spared to maintain the service at the highest standard of efficiency; orders by mail or by telephone 76-3, being filled as promptly and carefully as those given in person.

James P. Brown & Co., successors to Edwin Adams, Custom Tailoring Parlors, 834 Elm Street, Manchester, N. H.—One of the young and rising firms of this city, of which it is just that prominent mention should be made in these pages, is that of J. P. Brown & Co., custom tailors, of 834 Elm Street. This firm is wide awake, go-ahead, and fully up to the times, and though only established since February 1, 1890, they are already doing a large business, and have on their books the names of many of Manchester's foremost citizens. Mr. Brown is a native of Lowell, Mass., but has lived in this city for seventeen years. He has had eight years experience in the tailoring business, half of which time he was associated with Mr. C. F. Gardner. The premises occupied are situated over Weston & Martin's clothing store. The rooms are light and convenient for the inspection of goods, and there is always a large and complete stock on hand of fine foreign and domestic goods to choose from, the latest novelties being fully represented, and all styles of suitings. Suits range in price from $25 to $45, trowsers from $6 to $10, overcoats form $25 to $45. Fourteen assistants besides a skilled cutter are employed, and the workmanship, style and fit are guaranteed as first-class in every respect. Messrs. Brown & Co., contemplate enlarging their establishment to about twice its present size, next season. With their facilities for producing fine work, there is no reason why they should not command a large patronage, and cater satisfactorily to the most fastidious taste.

H. H. Dustin, Real Estate and Mortgage Broker; Houses and Tenements Rented, and all Collections Promptly Returned; Money to Loan on Personal Mortgages in Sums to Suit; Business Chances of all Kinds Bought and Sold on Commission; Employment Office Connected; Room 3, Patten's Block, 924 Elm Street, Manchester, N. H.—The business carried on by Mr. H. H. Dustin in room 3, Patten's block, No. 924 Elm street, was conducted for some five years by Mr. H. J. Mathews who was succeeded by the present proprietor in 1888 Mr. Dustin was born in Massachusetts, and is a resident of Goffstown, N. H., but he is widely and favorably known in Manchester and vicinity and the service he offers is a great accommodation to borrowers, investors, real-estate owners, tenants and in fact to the public in general for the duties he performs are so varied that all classes in the community are benefitted by them to a greater or lesser degree. Mr. Dustin is a real-estate and mortgage broker and is prepared to buy, sell, exchange or rent, real-estate for non resident owners and promptly returning all collections. He always has some desirable houses, tenements and stores on his books and much time and trouble may be saved by paying him a visit when "househunting." Money will be loaned on personal mortgages in sums to suit, and at the lowest market rates, all such business being promptly transacted without undue publicity and without the excessive "red tape" which is so exasperating and so useless One of the most useful departments of Mr. Dustin's business is that devoted to the purchase and sale of business chances of all kinds on commission; and he has become so generally known as a business broker that those wishing to buy and those wishing to sell both make liberal use of his services; the result of course being the advancement of the interests of all parties concerned. An employment office is also connected with his establishment, where help of all kinds can be easily and quickly obtained and where those in search of work will be given excellent opportunity to secure that for which they are best fitted. Mr. Dustin is also treasurer and secretary of "The Sampson Automatic Heel Burnishing Co.," incorporated in 1889.

L. H. Josselyn & Co., Manufacturers and Wholesale dealers in Furniture and Chairs, Ash and Painted Chamber Suites, Bedsteads, Bureaus, Sinks, Washstands, Chestnut and Pine Dining Tables, etc. All kinds of Chairs in the wood and Finished. Franklin Street, Corner Auburn, Manchester, N. H. Factory at Goffstown, N. H.—The manufacture of furniture has been reduced to a science of late years, the cost of production having been diminished until now it is really wonderful to note the low prices at which first-class furniture can be furnished to the consumer. The margin of profit to the manufacturer is very small, but he must make up in quantity for what he loses in percentage as compared with the old system, and consequently a successful furniture manufacturer of to-day has to use machinery that will enable him to turn out a dozen articles where he formerly produced one. The firm of L. H. Josselyn & Co., may properly be taken as a typical concern for this is a leading house in this line of business and enjoys unsurpassed facilities for the production of standard articles at the lowest possible cost. The undertaking was founded in 1874 by Messrs. Josselyn & Manton and the existing firm-name was adopted in 1876 Mr. L. H. Josselyn is a native of Maine, and is sole proprietor of the Manchester establishment, and also of a mill located at West Campton and utilized for the getting out of stock. The factory is situated in Goffstown, and is carried on by Messrs. Josselyn & Seavey, the latter gentleman being a native of Boscawen, N. H. Employment is given to about thirty assistants at the factory, and eighteen more are employed here in Manchester, where three floors, having a total area exceeding 15,000 square feet, are utilized for finishing and for storage purposes. The firm are manufacturers of and wholesale dealers in furniture and chairs ash and painted chamber suites, bedsteads, bureaus, sinks, washstands, chestnut and pine dining tables, etc., making a specialty of all kinds of chairs, in the wood and finished. The very largest orders can be filled at short notice, and no firm in New England is in a position to quote more uniformly low rates on goods that will prove precisely as represented in every respect.

Dennis Kerwin, jobber in all the standard brands of Soap, Soap Powders, Starches, Spices, Blueing and other Special Groceries; Welcome Soap, also manufacturer and wholesale dealer in Tripe, Pigs' Feet, Dressed Hogs, Lard, Tallow, Neats-Foot Oil, Scraps, etc., etc., Nos. 2 and 3 Pleasant Street, Manchester. Factory, Milford Street, West Manchester, near Bedford Line, N. H.—The undertaking carried on by Mr. Dennis Kerwin at Nos. 2 and 3 Pleasant street, deserves prominent mention among the representative commercial enterprises of this city, for it was founded some thirty years ago, and has been successfully and ably carried on ever since, until now it is probably the leading enterprise of the kind in the entire State. Operations were begun about 1860 by Mr. Dennis Kerwin, and in 1872 the firm-name became Kerwin & Son, the present proprietor assuming sole control in 1885. Mr. Kerwin is almost universally known in mercantile circles, and to his habit of giving close personal attention to the many details of his business, much of his success must be attributed. He is a jobber in all the standard brands of soap, soap powders, starches, spices, blueing and other special groceries, and is also a manufacturer of and wholesale dealer in tripe, pigs' feet, dressed hogs, lard, tallow, neats-foot oil, scraps and kindred products, operating a large and thoroughly equipped factory, on Milford street, West Manchester, near the Bedford line. The office and warerooms at Nos. 2 and 3 Pleasant street, are very commodious, and so heavy and varied a stock is constantly carried that the heaviest orders can be filled without delay. Mr. Kerwin keeps one man on the road, and employs from nine to twelve assistants at his store and factory. He has a very long list of regular customers, and no merchant in Manchester takes more pains to faithfully carry out every agreement.

Wm. M. Butterfield, Architect, 34 Opera House Block, Manchester, N. H.—Of course it is not absolutely necessary to employ an architect when carrying out building operations, any more than it is necessary to secure the services of a lawyer when engaged in litigation, but in the one case as in the other, expert aid is generally worth all that it costs, if not a great deal more, whether you contemplate the erection of a factory or a warehouse, a hotel or a private residence, the chances are that you have some ideas of your own which you wish to embody in the structure, and a competent architect can tell you before you have spent a dollar whether those ideas are practical, and if not, how to put them into practical shape. Then again, he can show you how to utilize your building lot to the best advantage; how to combine beauty, economy and convenience in the proposed building; and, in short, how to get the most value for the money you spend. Such services as these are valuable, and in our opinion, no one can afford to dispense with them. Among architects doing business in this section of the State not one is better known than Mr. Wm. M. Butterfield, who is a native of Sidney, Maine, and began operations in Manchester, in 1881. He has designed such buildings as the Swedish Lutheran Church, St. Paul's Church, the Manchester Police Station, General Stark Engine House, and the Blood Block, besides many elegant private residences. Mr. Butterfield has an office at No. 34 Opera House Block, and those thinking of building would do well to give him a call. Plans and specifications will be drawn up at short notice, and the best interests of clients are carefully provided for, no precaution that years of practical experience can suggest being neglected.

John E. Towle & Co., Wholesale Provision Dealers, Drake & Carpenter's Block, Granite Street, Manchester, N. H.—It is just about fifteen years since the enterprise now carried on by Messrs. John E. Towle & Co., was inaugurated, and during that time the undertaking has steadily developed until it has become one of the most extensive and important of the kind in this section of the State. Operations were begun in 1875, by Messrs. Clough & Towle, the present firm name having been adopted in 1882. Mr. Towle was born in Meredith, N. H. and is one of the best-known men in the wholesale provision trade, which he has been so long and so actively engaged in as to thoroughly understand in every detail. He gives close personal attention to the supervision of his business, and with such good effect that his establishment has long been regarded as a leader in its special line. Provisions are dealt in at wholesale, but pork, hams, shoulders, etc., are made leading specialties, a full line of John P. Squire's goods being kept in stock at all times. The premises occupied are located in Drake & Carpenter's block, Granite street, and comprise one floor of the dimensions of 25×75 feet, and a basement 75 feet square, equipped with all necessary facilities for the proper storage of the heavy stock carried. Employment is given to seven competent assistants, and orders are assured immediate and painstaking attention, and will be filled at the very lowest rates.

Nicholson & Sherry (Successors to D. A. Plumber), Fine Tailoring, Rooms 970 Elm Street, opp. Amherst, (up stairs), Manchester, N. H.—One of the progressive tailoring establishments and a new aspirant for public favor is the firm of Messrs. Nicholson & Sherry, at No. 956 Elm street. This firm is composed of Messrs. A. B. Nicholson and M. F. Sherry who are both experienced in the details of their present line of business and are admirably qualified to maintain the enviable reputation which has already become associated with their enterprise. They are prepared to undertake fine tailoring in all its branches and to attain results which will prove altogether satisfactory to the most fastidious. In order to aid in the accomplishment of this purpose they make it a rule to handle certain styles of fabric exclusively; and hence those who place orders for garments made from these goods may feel assured that their dress will be distinctive as well as correct. Anything like "loud" dressing is of course to be sedulously avoided, but on the other hand, the maintenance of a judicious individuality is one of the unmistakable evidences of refined taste in dress. Messrs. Nicholson & Sherry offer a most desirable assortment of fine imported and domestic fabrics to choose from, and are prepared to make up suits or single garments in the very highest style of tailoring and at moderate rates. Employing from eighteen to twenty assistants, they are in a position to fill orders promptly without overworking their help and impairing the accuracy of the results attained, and as a consequence their garments are always thoroughly well-made and are as durable as they are stylish and handsome.

Leonard Shelters, wholesale dealer in Hay, Fruit and Country Produce, Granite Street, Near Depot, Manchester, N. H.—Manchester is an important commercial centre as a leading manufacturing city, and in no special line is the magnitude of her commerce more plainly indicated than in that pertaining to the handling of country produce. Among the wholesale houses engaged in this branch of business, that conducted by Mr. Leonard Shelters may properly be classed as representative in every sense of the word, for it was founded some thirteen years ago and has attained a leading position in the commercial world. The proprietor is a native of New York State, and is extremely well-known personally in Manchester and vicinity, he having served in the common council and having a very large circle of friends throughout this section, among whom may be included some of the leading producers, who find that he is able to offer unsurpassed advantages as regards the marketing of their productions. Mr. Shelters deals in hay, fruit and country produce, doing an exclusively wholesale and commission business and occupying well-arranged premises on Granite street, near the depot, comprising one floor and a basement, with a total area of 4400 square feet. A large and varied stock is constantly carried, and with the aid of three efficient assistants all orders are promptly and accurately filled. Consignments are solicited, and no trouble is spared to attain results which will be entirely satisfactory to all parties concerned.

Boston Store, L. A. Bennett, dealer in Millinery and Fancy Goods; B. F. Bennett, Manager; 1063 Elm Street, Manchester, N. H.—The ladies of Manchester are to be congratulated on having so first class an establishment so easy of access as the Boston Store, conducted by L. A. Bennett, and that the advantages offered here in the course of business operations are appreciated is proved by the liberal and constantly increasing patronage accorded this establishment. The enterprise in question was inaugurated by its present proprietor in 1885, and its celebrity is by no means confined to Manchester, but extends for a considerable distance throughout the vicinity of the city. Fine millinery and fancy goods of all descriptions are handled and the stock exhibited is well worth careful inspection, for it comprises all the most fashionable and popular novelties in the goods mentioned, and the utmost taste has been shown in its selection and arrangement. The store is located at No. 1063 Elm street, and is 20 × 60 feet in dimensions, and employment is afforded to from five to ten skilled assistants, and no pains are spared to keep up the high reputation long since won by this establishment. Millinery and fancy goods of all kinds may be had at the Boston Store at the lowest market rates, and their quality is at all times guaranteed to prove as represented. This establishment is under the close personal supervision of the proprietor, who is widely and favorably known, and the many fine goods dealt in are beyond description and must be seen to be appreciated.

Pike & Heald, Manufacturers and dealers in Stoves, Furnaces, Ranges, Steam, Gas and Water Piping; Plumbing, Wrought Iron Pipe and fitting, Plumbers Material of all kinds, Akron Sewer pipe, Galvanized Iron and Copper Cornices; Jobbing in Tin, Sheet Iron, Copper, etc, 972 Elm Street, Manchester, N. H.—The firm of Pike & Heald was formed a score of years ago and has steadily developed the enterprise with which it is identified until it now ranks among the most extensive and most truly representative undertakings of the kind in the entire State. It was founded in 1844 by Messrs. Hartshorn & Tufts, the firm name being subsequently changed to Hartshorn, Tufts & Co., then to Hartshorn & Darling, then to Hartshorn & Tufts, then to Hartshorn & Pike, and finally to the present style which was adopted in 1870. Mr. R. H. Pike is a native of Bedford, N. H., and Mr. C. N. Heald of Townsend, Mass. Mr. Pike was at one time president of the Manchester common council, and both he and Mr Heald are very widely known in business and social circles throughout this section. The firm are heavy dealers in stoves, furnaces, ranges, steam, gas and water pipe, plumber's material of all kinds, wrought iron pipe and fittings, Akron sewer pipe, etc., and constantly carry a very extensive and complete stock; utilizing premises comprising four floors and a basement of the dimensions of 20×100 feet. They are located at No. 972 Elm street, and contain a thoroughly equipped shop in which the manufacture of galvanized iron and copper cornices and jobbing of all kinds in tin, sheet iron, copper, etc., are extensively carried on. Orders for plumbing are assured immediate, painstaking and skillful attention, the firm employing some thirty-five assistants and doing all such work in accordance with the most approved and scientific methods, while the charges made are uniformly reasonable. Messrs. Pike & Heald are in a position to figure very closely on heating apparatus, water and gas piping, etc., and those who contemplate building, or wish to change or add to present facilities would do well to give them a chance to put in a bid.

Pettee & Adams, dealers in Flour, Grain, Shorts, Lime, Cement, etc.. No. 4 Museum Building, Elm Street, Manchester, N H.—The business conducted by Messrs. Pettee & Adams at No 4 Museum building, Elm street, is among the oldest established and most extensive euterprises of the kind in the State, and is therefore entitled to particularly prominent mention in a review of Manchester's commercial interests. The senior partner has been identified with the undertaking for nearly thirty five years, having been connected with the firm of Abbott & Pettee who succeeded Messrs. J. Abbott & Co. in 1856. In 1861 the firm-name became H. & H. R. Pettee, and was again changed in 1876 to Pettee & Whittle, this concern being succeeded by the existing firm in 1882. Mr. H. R. Pettee is a native of Francestown, N. H., and is one of Manchester's best known business men, at one time having held the position of representative, while Mr. H P. Adams was born in New Boston, N. H., and served in the army during the Rebellion. Both gentlemen give close personal attention to the supervision of their extensive business, which is still steadily and rapidly developing. The premises utilized are very spacious and comprise a well-equipped grist mill on Main street, a commodious storehouse on the N. H. C. R. R., and a wareroom having an area of 2000 square feet at No. 4 Museum building, besides a room of one-half that size in rear of No. 752 Elm street. The most important commodities dealt in are flour, grain and shorts, lime, cement, drain and sewer pipe, fire brick and tiles, terra cotta ware, etc. A wholesale and retail business is done in all these articles with the exception of flour, that being handled at wholesale only. The firm employ from ten to fifteen assistants, and are in a position to quote bottom prices as well as to fill the heaviest orders without delay. They handle the productions of the Portland Stone Ware Co., including the Portland vitrified salt glazed drain and sewer pipe, which is claimed to be stronger and smoother than any other in the market and which is very highly esteemed by those who have given it practical trial.

C. B. Littlefield, Wholesale and Retail Druggist and Pharmacist, Proprietor of J. W. Poland's Family Medicines. Constitutional Catarrh Remedy, Constitutional Cough Syrup, German Malt Beer Extract, 1133 Elm Street corner of Washington, Young's Block, Manchester, N. H.—The drug trade of this country can surely invite comparison both as regards the character and ability of those engaged in it, and its importance to the community at large, with any other branch of commerce. Whatever its nature may be, there are many reliable and successful houses engaged in it in this section of the State, but none are more highly regarded than that conducted by Mr. C. B. Littlefield at No. 1133 Elm street corner of Washington. This establishment has been under the able management of Mr. Littlefield for the past twenty years. He has gained for himself an enviable reputation for perseverance and honorable business methods. The perfect familiarity of this gentleman with both the theory and practice of his chosen business, has had much to do with the great confidence placed in his house by the general public. The department occupied as an apothecary store is 18 × 50 feet in dimensions, and the variety, freshness and purity of the stock carried enables Mr. Littlefield to fill orders either at wholesale or retail, with precision and at the lowest rates. Mr. Littlefield is proprietor of J. W. Poland's family medicines, constitutional catarrh remedy, constitutional cough syrup, also German malt beer extract. And as a dispenser of standard pharmaceutical preparations a business is done that is second to few: the services of two thoroughly competent assistants are required, and the extensive and varied lines of goods dealt in are ably handled, and all callers are most cordially welcomed and politely served. Mr. Littlefied is a native of Maine, and is very well known throughout Manchester and has been connected with the official government of the city and also as representative.

Morgan's Millinery Store, 963 Dunlap Block, Elm Street, Manchester N. H.—"Morgan's Millinery Store" may justly be classed among the "institutions" of Manchester, for the business carried on at this establishment was founded more than a quarter of a century ago, and has steadily developed until it has become the representative enterprise of the kind conducted in this city. The proprietress, Mrs. Morgan, we need hardly say, has a very extensive circle of friends throughout thia vicinity. Her experience and taste enable her to cater satisfactorily to the most fastidious trade, and her relations with importing houses and with wholesalers in general, are of a character that makes it comparatively easy to offer the very latest fashionable novelties as soon as they appear in New York or in Boston. The store is located at No. 963 Elm street, in Dunlap block, and has an area of about 900 square feet so that all crowding is avoided, there being ample room to accommodate a very large and complete stock of millinery goods of every description, including trimmed and untrimmed hats and bonnets, ribbons, laces, velvets, flowers and in short a full line of everything coming under this head. Especial attention is given to order work, and the employment of from six to ten experienced assistants enables commissions to be executed in a painstaking and uniformly superior manner at short notice, while the charges made are moderate in every instance.

C. E. Cox, Receiver of and Commission dealer in Geo. H. Hammond & Co's Chicago Dressed Beef, Mutton, Veal Lamb, Pork, Loins, etc.; Refrigerator: 36 Granite and 178, 180 Franklin Street, Manchester, N. H.—The undertaking carried on by Mr. C. E. Cox, at No. 36 Granite st., and Nos. 178, 180 Franklin street, may properly be said to have been founded a score of years ago; although it did not assume its present form until 1887. The original proprietors were Cass & Cox, who began a retail meat business in 1870, and in 1887 Mr. Cox assumed sole control, became a receiver of and commission dealer in George H. Hammond & Co's Chicago dressed beef, and abandoned his retail trade altogether. Mr. Cox is a native of Holderness, N. H., has served as State representative for two years and is one of the most generally known merchants in his line of business in the city. He by no means confines himself to handling beef alone, but also deals extensively in mutton, veal, lamb, pork, loins, etc., and supplies many prominent dealers doing business in this vicinity. His storage facilities give a significant hint as to the extent of his operations, for his refrigerator will hold 100 tons of ice and accommodate two car loads of meat. Employment is given to five competent assistants, strictly first-class meats being furnished at strictly bottom prices.

J. T. Langley, Photographer, Corner Elm and Merrimack Streets, Manchester, N. H.—The time has gone by when it was necessary to visit the largest cities in order to secure really artistic photographs, for the number of competent photographers has increased wonderfully of late years, and it would now be difficult to name a town of any importance that does not contain at least one of them. Among those doing business in this vicinity, we know of none whom we can more cordially recommend than Mr. J. T. Langley, for this gentleman makes a specialty of fine work, and attains results which have no superiors in even the most popular studios. He is a native of Epsom, N. H., and began operations here more than seven years ago. His rooms are located at the corner of Elm and Merrimack streets, and are fitted up with the most improved apparatus, enabling orders to be promptly filled. Mr. Langley carries on photography in all its branches, and gives particular attention to copying and enlarging pictures, and in finishing life-size photos in India ink, water color, crayon or pastel, at reasonable rates. His charges are uniformly moderate, and we are happy to say his business is steadily increa-ing. His rooms are open to the public, Monday, Thursday and Saturday evenings from seven to eight. He has sufficient help to attend promptly to all customers.

M. McDONALD,

—CLOTHING—

MADE, CLEANSED AND REPAIRED.

Room 4, Straw Block (up one flight), 825 Elm Street,

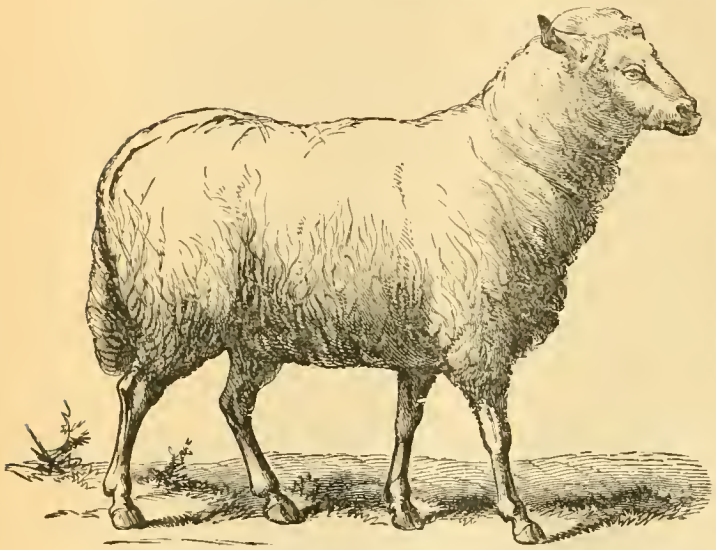
PROMPTNESS AND SATISFACTION. MANCHESTER, N. H.

GREENWOOD HOUSE.

Transient Guests One Dollar Per Day.

C. L. BAKER, Proprietor.

69 Hanover Street, Manchester, N. H.



LYMAN W. COLBY.

PHOTOGRAPHER,

Opera House Block,

MANCHESTER, N. H.

Of the many photographic establishments in Manchester, none have gained a reputation for more uniformly artistic and reliable work than that now conducted by Mr. Colby, located in Opera House Block.

George Blanchet, Dry Goods, Corsets, Gloves, Hosiery, Silks, Shawls, Cloaks, etc., etc., Sign of the Golden Fleece, Opera Block, 24 Hanover Street, Manchester, N. H.—Eleven years ago the enterprise now conducted by George Blanchet was inaugurated, it having been started in 1879 by Messrs. Blanchet & Gafaille, and since 1883 has been under the sole control of the present proprietor. It is well known to all residents of Manchester by the "Sign of the Golden Fleece." Mr. Blanchet is himself a native of Canada, and is extremely well known throughout this city, having formerly held the office of councilman, and is now representative for the term 1890–92. His store has long held a leading position among Manchester's representative establishments. The premises occupied comprise one floor and basement, each 2700 feet in dimensions. The immense stock dealt in is composed of dress goods, silks, cloaks, millinery, etc , etc. Despite the magnitude of the business, at no place in town are callers assured more prompt and careful attention for employment is given to eighteen competent and polite assistants, and uniform consideration is shown to every patron. It is obvious that so old-established a house, doing so extensive a business should be in a position to quote the lowest market rates on the various articles handled ; and indeed, it is universally conceded hereabouts, that a dollar will go at least as far in this popular store as at any establishment in the city. Another point well worthy of mention is that the goods are sure to prove just as represented in every respect. The stock is so large and varied, that all tastes can be suited, and the same effort is used to fully satisfy every customer as when the enterprise was an experiment and not a solid and assured success.

Tebbetts & Soule, successors to Tebbetts Brothers, dealers in Drugs, Medicines, Chemicals, Perfumery, Toilet Articles, Fancy Goods, etc., Opposite Manchester House, No. 786 Elm Street, Manchester, N. H.—So far as the interests of the public are concerned, at all events, there can hardly be too many pharmacists in a community, for, "delays are dangerous" in times of sickness, and it is important to have a well conducted drug store within easy reach. Among the numerous establishments of this kind in Manchester, that of which Messrs. Tebbetts & Soule are the proprietors located at No. 786 Elm street, deserves special mention, for callers are assured prompt and polite attention and the quality of the drugs and medicines furnished is unsurpassed. This establishment was conducted by Tebbetts Brothers for over twenty years, the present firm having been formed in 1888. The members being Mr. G. W. O. Tebbetts and G. Fred Soule, both being well bred in the theory and practice of pharmacy, and give particular attention to the carrying on of their prescription department. The assortment of drugs, medicines, and chemicals in stock is very carefully selected and may be relied upon as being composed of fresh material. The utmost care is exercised in the compounding of prescriptions, and customers are spared all unnecessary delay, while the charges made are as low as consistent with the employment of first-class ingredients. All necessary facilities are at hand for the speedy performance of night work. An attractive stock of toilet articles and fancy goods, also druggists' sundries are always on hand to choose from, and the prices quoted will be found fair and reasonable. Messrs. Tebbetts & Soule have also a large and growing wholesale trade with the surrounding country.

J. T. DONAHOE,

Dealer in Men's, Boys' and Children's Clothing,

GENTS' FURNISHING GOODS, HATS AND CAPS.

1005 ELM STREET,

Music Hall Block, **Manchester, N. H.**

The establishment conducted by Mr. J. T. Donahoe is one of the oldest of the kind in town, and the stock carried is worthy of the spacious quarters it occupies, for it is not only very extensive but is so complete in every department that the tastes and requirements of customers of all ages, all sizes and all conditions, can be easily and successfully catered to. The establishment in question was founded by Mr. John D. Bean who was succeeded in 1876 by the firm of Donahoe & O'Dowd, and conducted by them until 1878, when Mr. J. T. Donahoe the present proprietor, assumed full control of the business, who certainly needs no introduction to our Manchester readers, or for that matter to the general public throughout this vicinity, for he gives careful personal attention to the supervision of the enterprise, sparing no pains to fully satisfy every patron. The premises utilized are located at No. 1005 Elm street, Music Hall Block, and are 18×100 feet in dimensions. The stock is arranged to excellent advantage, and the store is exceptionally well lighted, the task of selection thus being made easy and pleasant. Ready-made clothing of every description is offered at the lowest market rates, together with a most carefully chosen assortment of gents' furnishing goods, hats, caps, etc., the very latest fashionable novelties being fully represented. Employment is given to four efficient and courteous assistants, and clothing suitable for men's, boys' and children's wear, will be cheerfully shown, equal consideration being given to large and small buyers and every article being guaranteed to prove precisely as represented.

A. E. Eaton & Co., Wholesale Manufacturers of Chestnut and Pine Dining Tables, Forsaith's Building, corner Franklin and Auburn Streets, Manchester, N. H.—The wonderful cheapness of furniture at the present time is due to a variety of causes, such as the introduction of improved machinery, the utilization of more efficient methods, and the careful avoidance of waste, and the existence of close and enterprising competition, but one of the most powerful factors in bringing it about is the division and sub-division of the work of manufacture among specialists. There, for example, is the firm of A. E. Eaton & Co , who devote their attention exclusively to the manufacture of chestnut and pine dining tables. Their extensive plant of improved machinery has been chosen and arranged expressly for the carrying on of this line of production ; their force of assistants is made up of men experienced and skillful in such work; their stock is selected solely to be used in the manufacture of dining tables, and under these circumstances it is but natural that the firm should be able to attain results otherwise impossible. The factory is in Forsaith's building, corner of Franklin and Auburn streets, and comprises two floors, having a total area of 5600 square feet. Messrs. A. E. Eaton & Co., do an exclusively wholesale business, and their productions are widely and favorably known among among the trade, the enterprise having been carried on since 1878. The firm is constituted of Messrs A. E. and W. E. Eaton, both of whom are natives of Hyde Park, Vt. Every order is assured prompt and careful attention, and after what we have said concerning the facilities of this house, it is almost superfluous to add that they are in a position to execute commissions at short notice.

Lovejoy & Stratton, Jewelers, 892 Elm Street, Manchester, N. H.—Very many marked improvements have been made in the jewelry trade, as is amply attested by the display made in our establishments devoted to this branch of business. The firm of Lovejoy & Stratton receives a large and desirable patronage, numbering among their customers many of the well-to do residents of Manchester. This stand has long been known as a first-class jewelers' store, and has from the first enjoyed a liberal measure of popular favor. This business was conducted in 1857 by the firm of Straw & Tewksbury, who were succeeded by Messrs. Straw and Lovejoy, and it was in 1888 that the present firm of Lovejoy & Stratton assumed control. The premises occupied are 10×50 feet in dimensions and are very conveniently arranged for displaying the fine stock of watches, jewelry, etc., which is constantly on hand. Mr. J. C. Lovejoy is a native of Bristol, N. H., and Mr. E. A. Stratton was born in Brooklyn, New York. These gentleman have many friends among their large number of customers which they have won by their skill in selecting such articles as are new and desirable and of the latest design and styles, as well as for their courteous and honorable dealings. Mr. Lovejoy is a gentleman who has had a long experience in this business, and is therefore thoroughly conversant with every feature of the trade, and as he is practical and expert, the public can have perfect confidence in his judgment and estimate of the goods which are offered for sale here.

J. G. Johnson & Co., G. A. R., dealers in Fine Granite and Marble Work; Monuments and Curbing a Specialty; Prices as Low as the Lowest All Orders Promptly Attended to. Manchester, N. H.—If there be one branch of industry in which special attention should be paid to avoiding any appearance of "cheapness" in the finished product, it is that of monumental work, for nothing is in worse taste than an elaborately designed monument or headstone, the mechanical work of which is done in a rough and careless manner, and on the other hand, an inappropriate design will produce a bad effect no matter how carefully and skillfully it has been carried out. The importance of placing orders with a person who combines tasteful designing with excellent execution is therefore obvious, and it is not at all surprising that Mr. J. G. Johnson should be liberally patronized by the residents of Manchester and vicinity, for this gentleman turns out work equal to the best in every respect and quotes the very lowest prices. Mr. Johnson is a native of Concord, N. H., and has been identified with his present establishment in Manchester since 1879. He is a member of the Grand Army and well known and highly respected throughout the community. Mr. Johnson deals in fine Concord and other granites and is a general agent for all kinds of foreign and American marble He makes a specialty of fine cut monuments and curbing. Estimates are cheerfully given and out of town work is solicited. The premises utilized are located at the corner of Elm and Baker streets, and as six competent assistants are employed all orders are promptly executed. Work is guaranteed to prove strictly as represented, and satisfaction can confidently be warranted to every customer, both as regards the quality of the work and the price.

Alonzo Elliott & Co., Railroad and Steamship Tickets to all parts of the Globe; Fire, Life, Accident, and Plate Glass Insurance, Corner Elm and Hanover Streets, Manchester, N. H.—Those who have noted the steady extension of the principles of insurance which has been going on for the past score of years may well find in it much food for thought, especially at the present time, when so much is heard of socialism, nationalism and other schemes which have for their object the elimination of much of the uncertainty which now attends life,—for this is really the true object of the changes proposed when divested of the many extraneous features with which they are encumbered. The Nationalist, for instance, proposes to furnish work to every able-bodied man between the ages of twenty one and forty-five, and to keep him employed year in and year out, thus assuring the comfortable support of those dependent upon him. This insurance is to be taken by the government—by the people as a whole—but suppose a company were to be formed for somewhat the same purpose; could not a like result be attained while the evils which seem to be inseparable from a "paternal" government are avoided? This may seem a wild and foolish scheme, but so did many other applications of insurance which have since proved to be practical and to be of great public benefit, and it is by no means impossible that one's employment will some day be insured as one's life or property is at the present time. Take the companies represented by Messrs. Alonzo Elliott & Co., for instance, and see the ground they cover This firm represent a combined capital of over 108 million of dollars, and are prepared to write fire, life and accident policies, to ensure employers against loss on account of their liability for injuries received by employees; and to insure the owner or occupants of stores, etc., against loss from the breakage of huge plate glass windows now so common. This plate glass insurance is a comparatively new thing and is interesting as showing how enterprising insurance people are to seek out and utilize new methods of serving the public, and at the same time build up a reasonably profitable business. The firm of Alonzo Elliott & Co. is one of the best known of the kind in New Hampshire, and places a large proportion of the insurance carried in this vicinity. Operations were begun in 1886, the present firm name being adopted in 1887. And the firm now combines the agencies of William G. Everett the late George A. French and G. N. Sanborn. Mr. Alonzo Elliott is a native of Augusta, Maine, and is a very prominent business man, aside from his connection with insurance affairs he being president of the Manchester Electric Light Co., and a director of the Guarantee Savings Bank, the Peoples Fire Insurance Co., the New Hampshire Trust Co., and Peoples Gas Co., besides being treasurer of the Granite State Trust Co. Mr. Elliott has also been agent for the Concord R. R. for over twenty years, and is now agent for the Boston & Maine and the Concord & Montreal R. R. Among the companies represented by the firm of which he is a member may be mentioned: Commercial Union, London, Eng; London & Lancashire, Liverpool, Eng.; Northern, London, Eng.; Guardian, London, Eng.; Norwich Union, Norwich, Eng; Orient, Hartford Conn.; National, Hartford Conn.; People's, Manchester, N. H.; Providence Washington, Providence, R. I.; American, New York City; Granite State, Portsmouth, N. H.; New Hampshire, Manchester, N. H.; California, San Francisco, Cal.; Cheshire Co. Mutual, Keene, N. H.; Fitchburg Mutual Fire, Fitchburg, Mass.; Manhattan Life Insurance Co., New York City; Traveler's Life and Accident Co., Hartford, Conn.; Lloyd's Plate Glass, New York City; Traders and Mechanics, Lowell, Mass. Insurance will be promptly effected on the most favorable terms, and every communication is assured immediate and painstaking attention. The office is located at the corner of Elm and Hanover streets, and is the uptown agency for the sale of local tickets; railroad and steamship tickets to all parts of the world also being dealt in. Employment is given to four efficient assistants, and callers are assured prompt and polite service at any time during business hours.

A. S. Lamb, wholesale dealer in Country Produce of all kinds, Butter, Cheese, Eggs, etc., No. 10 Crosby's Block, West Merrimack Street, Manchester, N. H.—There are but few cities so favorably located as Manchester as regards the reception of country produce of all kinds, for not only are the railway facilities excellent, but the adjacent production of butter, cheese, eggs, vegetables, fruits, etc., is very large, and as a consequence a large proportion of the country produce consumed in the city is as fresh as though this were a farming instead of a manufacturing community. Among the wholesale houses engaged in this line of business, a prominent, and, in fact, a leading position, must be given to that conducted by Mr. A. S. Lamb, for this was founded a full score of years ago and has long been ranked among the representative concerns of Manchester. Mr. Lamb is a native of Pomfret, Vt., and founded his present business in 1870. In 1871 the enterprise came under the control of Messrs. Ainsworth & Lamb, and the present proprietor resumed sole ownership in 1879. The premises utilized are located at No 10 Crosby's block, West Merrimack street, and are sufficiently spacious to accommodate an extensive stock, comprising butter, cheese, eggs, and country produce of all kinds. Mr. Lamb is in a position to furnish goods suited to the most fastidious trade, and to quote prices that will bear the severest examination and comparison.

Joseph B. Sawyer, Civil Engineer, 936 Elm Street, Manchester, N. H.—The gentleman whose card we print above is one of the best known civil engineers in the State, for he has practiced his profession for nearly forty years, and has been prominently identified with many of the public improvements, etc., carried out during that time. He was born in Warner, N. H. He is a member of the board of health. Mr. Sawyer is prepared to execute commissions for surveying and general engineering, including the drawing up of plans for the construction of mills, bridges, sewers, drains, and other works of like character, the efficiency of which depends at least as much upon the perfection of the design as upon the thoroughness of the mechanical construction. It goes without saying that one having Mr. Sawyer's ability, training and practical experience is in a position to render exceptionally valuable and reliable service, and it is, therefore, not at all surprising that he should be entrusted with the carrying out of many important commissions. Sufficient assistance is employed to enable plans, estimates, etc., to be prepared at short notice, and all communications addressed to No. 936 Elm street, are assured immediate and careful attention.

D. J. Adams, Locksmith, Gunsmith, Repairing of all kinds. No. 8 Stark Street, Manchester, N. H.—There is one bit of information so useful that it should be stowed away in the minds of all our readers, and that is the whereabouts of a first-class, practical locksmith. You may not have occasion for the services of such a man for years, it may even happen that you might never require them, but the contrary is much more apt to be the case, and no little trouble, not to say expense, will then be saved by knowing just whom to apply to. Therefore we take pleasure in calling the attention of our readers to the facilities possessed by Mr. D. J. Adams, at No. 8 Stark street, as he is a practical locksmith and gunsmith, in the fullest sense of the word. He is prepared to undertake anything in his line of business, with the assurance of carrying it out to the satisfaction of all parties concerned. His business was started in 1886, at No. 1338 Elm street. In 1890 he moved to his present location. Locks will be repaired, keys fitted, and guns or anything pertaining to them in the way of general repairing will be done in a thorough and workmanlike manner; moderate charges being made in every instance. Special attention is given to the repairing of sewing machines and lawn mowers which will be called for and delivered in any part of the city. The premises in use are about 300 feet in dimensions. Mr. Adams is a native of Londou, N. H., and has won the respect of all who have had dealings with him.

THE POST OFFICE AND U. S. COURT HOUSE.

HEAD & DOWST,

CONTRACTORS AND BUILDERS,

ALSO

MANUFACTURERS AND WHOLESALE DEALERS IN

BRICK AND LUMBER.

OFFICE and SHOP, Granite Street, corner Canal,

OPPOSITE PASSENGER STATION,

MANCHESTER, N. H.

The firm of Head & Dowst began operations in 1872, and have since built up a business of exceptional magnitude, it being in fact one of the most extensive of the kind in New England. The partners are Messrs. W. F. Head and Frank Dowst, the former being a native of Hookset, N. H., and looking after the interest of the firm at that point, while the latter was born in Allentown, N. H., and has charge of the concern's affairs here in Manchester. The premises utilized in this city have an area of about two and a quarter acres, with private track room for thirty-five cars at a time. They are located at the corner of Granite and Canal streets, opposite the passenger station, and Auburn, Franklin and Canal streets. Spacious lumber sheds, etc., are available, and a very heavy stock is constantly carried, comprising brick, lumber and other building materials, the most extensive wholesale orders being filled without delay, and at positively the lowest market rates. An idea of the magnitude of the business can be gained from the fact that Messrs. Head & Dowst's freight receipts amount to about 1500 car-loads annually, while during the month of October of the present year, they were in Manchester alone, 248 car-loads. Messrs. Head & Dowst give particular attention to contracting and building, and after what we have said concerning their facilities it is scarcely necessary to add that they are in a position to figure very closely, and to carry out fully whatever they may undertake. This firm have filled many very extensive contracts within the past decade and they were never better prepared than now to maintain their enviable reputation for promptness and absolute reliability. Estimates are promptly and cheerfully made, and all orders, large or small, will be filled strictly in accordance with specifications. We append a list of some of the well-known and justly admired buildings erected by this firm in this city. The new post office, the Pembroke block, the Cilley block, the Chandler block, the Vine Street Central Fire Department building, the Varney School, the Fire King Engine House and the New Hampshire Fire Insurance building. The railroad station at Concord is the work of Messrs. Head & Dowst, as are also the new State Normal School building at Plymouth, N. H., the Five Cent Savings Bank building, the railroad station at Woburn, Mass., and the following private residences: C. F. Morrill, Charles Richardson, L. B. Clough, B. O. Dean, S. N. Bourne, S. F. Curtis, Frank M. Gerrish, Frank Fitts, Wm. L. Killey, Dr. Charles Wells, J. R. Weston, Mrs. E. W. Harrington.

GEO. A. PARSONS,

DEALER IN

Dry Goods. Small Wares, Fancy and Toilet Articles, Notions of all Kinds.

Elm Street, Cor. of Bridge, - Manchester, N. H.

This establishment has been in operation for the past eleven years, it having been founded in 1879 by Mr. F. W. Fitts the present proprietor, Mr. George A. Parsons, assuming full control in 1883, and the residents of Manchester have therefore had ample opportunity to become thoroughly familiar with the methods followed at this enterprising establishment. Whether these methods are acceptable or not is best shown by the extent and character of the patronage now bestowed upon the undertaking, and judged by this test it must be conceded that Mr. Parsons knows how to cater to the most desirable class of trade, for he does an extensive retail business and attracts the most careful buyers. And yet, when we speak of his catering to any "class of trade" we are apt to suggest the wrong idea, for as a matter of fact this wide-awake gentleman caters to no "class" whatever but tries to offer goods and quote prices that will fully satisfy the public in general—and he succeeds most admirably in this laudable endeavor. Every article is quoted at low figures, and there is but one price to all. This is no mere figure of speech—it is the literal truth, and you will find it to be so on personal investigation. The stock comprises dry goods, small wares, fancy and toilet articles, and notions of all kinds; all these being specialties with Mr. Parsons. He is a native of Massachusetts and gives close personal attention to the business, while four assistants are constantly at hand to assure prompt and courteous service to all.

Favro & Montplaisir, dealers in Fine Boots and Shoes, Rubbers, Trunks, Traveling Bags and Umbrellas, 1187 Elm Street, Chandler's Block, Manchester, N. H.—It is not uncommon to find a shoe store where a very complete line of a certain kind of goods is carried, or where special inducements are offered in particular departments, but it is a rare occurrence to come across an establishment in which the stock is well balanced, comprising goods suited to both sexes and all ages, and containing genuine bargains in every department. Therefore it is but the simple truth to point out the store carried on by Messrs. Favro & Montplaisir as a model of what such an enterprise should be, for it is managed with an intelligent regard for the requirements of all, and no one class is catered to at another's expense. The inception of the undertaking took place in 1888, the present firm being the founders. It is located at No. 1187 Elm street, and is of the dimensions of 20×40 feet. A beautiful assortment of ladies' and gents' boots, shoes and rubbers is always ready for inspection and some very pronounced bargains are offered in this department, but equal advantages are extended to those who prefer a cheaper and heavier shoe, as well as to those who want anything in the line of trunks, traveling bags, umbrellas, etc. Mr. Charles Favro is a native of New York State, while Mr. Montplaisir was born in Manchester, and as would naturally be supposed these gentlemen have many friends throughout the business, as well as social circles, of Manchester. (**See store on opp. page.**)

James R. Carr & Co., House and Ornamental Painting, Sign Writing, Ceiling Decorating, Graining, Glazing and Paper Hanging; also, dealers in Paints, Oils, Paper Hangings, Window Shades and Artists' Materials, 1181 Elm Street, Chandler Block, Manchester, N. H.—Not a few people seem to think that as long as a surface is smeared over with some substance resembling paint more or less, that is all that is necessary, and that the nature of the material used and the manner in which it is applied are of no practical consequence. Now nothing could be further from the truth, for the fact is that the best painter cannot do a satisfactory job with poor stock, while on the other hand, a building on which the very finest paint is lavishly used may be neither ornamental nor protected by the operation if the work has been improperly done. The moral of course is obvious. Entrust your painting to one who is capable of doing good work and is known to use reliable stock. Mr. James R. Carr has carried on his present enterprise since 1887, and the impression his methods have made on the public is seen in the fact that fourteen assistants are required to attend to the orders received. The premises utilized by him are located at No. 1181 Elm Street, Chandler block, and are 20×40 feet in dimensions. Mr. Carr has unexcelled facilities and is consequently enabled to fill all orders at short notice and at very reasonable rates, satisfaction being fully guaranteed. The stock on hand includes not only paints, oils, and paper-hangings in great variety, but also window shades and artists' materials. We therefore advise all interested readers in want of anything in the line of house painting, sign writing, ceiling decorating, graining, glazing, or paper-hanging, to give Mr. Carr a trial order. Mr. Carr is a native of Hooksett, N. H., and is very widely known throughout Manchester, where he has been connected with the official government of the city as councilman. He also served in the army during our late war and was promoted to first lieutenant. (**See store on opp. page.**)

J. B. McCrillis & Son, Carriage Builders, Bridge Street, corner Wilson, Manchester, N. H.—The enterprise carried on by Messrs. J. B. McCrillis & Son ranks with the most widely and favorably known undertakings of the kind in the State, for it has been conducted for more than forty years and has been ably and progressively managed from the very first, the result being that the business has steadily increased, the best-informed buyers thoroughly appreciating the fact that no house is prepared to give better value in carriages of every description, or to give more prompt and careful attention to orders. Operations were begun in 1848, by Mr. J. B. McCrillis, on Hanover street, opposite the present post office, and in July, 1855, the business was removed to its present location, corner of Bridge and Wilson streets. The existing firm-name was adopted January 1, 1872. The concern manufacture carriages of every description, and are in a position to fill the most extensive orders at short notice, their factory having about an acre of floor space and being fitted-up with improved machinery driven by steam power, while employment is given to from twenty to twenty five experienced assistants. Every detail of the work is carefully supervised, and as selected material is used and no imperfect work knowingly allowed to leave the shop, it is but natural that the vehicles produced here should wear well as well as look well. Moderate prices are quoted on all the various styles manufactured, and those seeking a carriage combining style, comfort, strength and durability can do no better than to make choice of one of Messrs. J. B. McCrillis & Son's productions.

City Hotel, C. H. Perkins, proprietor, 1103 Elm Street, Corner Lowell, Manchester, N. H.—Hotels, like individuals, soon establish a character of their own in a community, and as the City Hotel has been in operation many years, its reputation has long since been definitely fixed. This hotel is one of the oldest in town, and contains thirty-seven sleeping rooms, and can accommodate a large number of table boarders. Mr. C. H. Perkins, the present proprietor, is a native of Pittsfield, N. H., and assumed the management of the City Hotel in 1887, and ranks with the best known hotel proprietors in this vicinity, and as "practice makes perfect," it may safely be assumed that he has little to learn in connection with the business with which he has so long been identified. Indeed, the City Hotel is justly regarded by experienced travellers as one of the best managed hotels in Manchester, and it is often remarked that its proprietor has successfully solved the difficult problem of making guests feel perfectly at home, without sacrificing dignity or propriety in the slightest degree. The house is well furnished throughout, and the rooms are large and pleasant, while the steam heating arrangements are so perfect that every apartment may be made comfortable in the coldest weather. The *cuisine* is given particular attention, and we believe there is not a hotel in town which is more deserving of praise in this highly important department. The terms are very reasonable, considering the accommodations.

W. M. Darrah & Co., Practical Roofers, and only agents for N. E. Felt Roofing Co.'s Bee-Hive Brand Roofing Materials in Manchester and vicinity; Office, No. 7 Stark Street, Manchester.—As no house is complete without a roof, and as there are several kinds of materials made use of in finishing them, and as a poor roof is the most expensive and extravagant part of a house, it is necessary that much thought should be given to this very important matter. W. M. Darrah & Co., have had an office here for several years. They are practical roofers, and there is no doubt about their being fully able to give all information regarding the different commodities used in their construction. They are in a position to make contracts for roofing whole blocks of buildings, or to take orders for single houses. If repairs are needed on any kind of roofs, either slate or gravel, they will faithfully perform all such work entrusted to them. Perhaps some of our readers may be knowing to cases where fine houses, richly papered and beautifully frescoed, have been ruined in appearance by having a leak in the roof because the work was not properly done. As so much depends upon the thoroughness of the labor performed, it is only natural that a roofer who has established a good reputation in this respect, should be highly esteemed, and his services much in demand. These gentlemen are the only agents in Manchester and vicinity for "N. E. Felt Roofing Co.'s Beehive brand of roofing materials. Mr. Darrah has an office in Concord, N. H., which is managed by his son.

F. L. WALLACE & CO.,

Undertakers and Practical Embalmers,

HANOVER STREET.

Largest assortment of Caskets and Undertakers' Goods in the city.

We give our personal attention to the business.
We have lady assistants of experience.
Our undertaking parlors never closed day or night.

TELEPHONE 82-2.

F. L. WALLACE. A. G. FAIRBANKS.

W. J. Freeman, Hack, Boarding, Sale and Transient Stable, corner Merrimack and Chestnut Streets; Residence, 231 Central Street, Manchester, N. H.—If there is any one thing the public are quick to appreciate it is prompt and courteous treatment in connection with their hack or livery line. Such treatment they will find at all times at W. J. Freeman's, corner Merrimack and Chestnut streets, where you can secure at any time the finest single or double hitch, hack or express team in the city. Mr. Freeman is a native of Manchester. He started his business at the corner of Central and Union streets, in 1878. Owing to lack of room to accommodate his fast growing business, in 1888 he built the large and convenient stables he now occupies. All wishing good service at living rates should call and try what Mr. Freeman has to offer. Mr. Freeman occupied a position in the city government and is now a member of the house of representatives

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Darwin A. Simons, dealer in Paper Hangings, Household Goods and Furniture, China, Crockery, Mirrors, Lounges, Mattresses, Bedding, Chairs, Refrigerators, Glass and Tin Ware, Rogers Bros.' A 1 Plated Ware, Cutlery, Bird Cages, Children's Carriages, etc., 5, 6 and 7 Smyth's Block, 1040, 1044 and 1046 Elm Street, Manchester, N. H. —The gentleman whose card we print above has certainly strong claims to be ranked with the most prominent and successful of our business men, as his establishment has long been known as one of the most ably managed in this city. Mr. Simons is perfectly acquainted with the goods he handles, and the best methods of carrying on his business, having been located in Smyth's block, Elm street, Manchester, since 1869, thus his experience has enabled him to take a leading position. Mr. Simons was born in Northfield, Vt., and is one of the best known and highly esteemed of Manchester's merchants, having at one time been city marshal. The premises utilized comprise store 60×100 feet in dimensions and a basement. The spacious store is well arranged and contains, a very large and fine collection of household goods and furniture, such as paper hangings, china, crockery, mirrors, lounges, mattresses, bedding, chairs, refrigerators, glass and tin ware, Rogers Bros'. A 1 plated ware, cutlery, bird cages, children's carriages, etc., etc. These goods are dealt in very extensively and will be found of the best quality which the market affords. Employment is given to six competent and obliging assistants, and all customers are assured prompt and courteous treatment, and goods will be cheerfully shown and everything will be warranted as represented in every respect. This store is located on Elm street and comprises Nos. 5, 6 and 7 Smyth's block and 1040, 1044 and 1046 Elm street.

Gervais & Co., dealers in Dry Goods, Cloaks, and Millinery, 42 Hanover Street sign of striped ball, Manchester, N. H.—One of the most enterprising business houses in this part of the city, and one in whose history and business methods are brilliantly set forth the result of energetic, honorable, and persevering work, is the well-known business represented and conducted by Messrs. Gervais & Co. This house was established in April, 1887, by Venne & Frenie; and in March 1890, the present style of Gervais & Co., was adopted. The store occupied is located at No 42 Hanover street, and is of the dimensions of 25×75 feet. The trade of the house is strictly retail, and has been conducted with great ability and success. The stock handled includes dry goods, cloaks, and millinery, as well as everything usually to be found in a first-class establishment of this kind. Messrs. Gervais & Co. give close personal attention to every detail of their business, and offer only fresh, seasonable, and reliable goods. Twelve competent assistants are constantly at hand, and all visitors to this establishment are assured polite and satisfactory treatment, while the growing demand of this retail trade is most successfully handled. Mr. Ernest Gervais is a native of Canada, and ranks among our energetic and enterprising business men.

Germ, Bacteria, or Fungus Destroyer.

A. H. CLIFFORD. O. W. MARSHALL.

Wm. Radam's Microbe Killer

IS A POSITIVE REMEDY,

Which destroys the germs of all diseases and is an efficient tonic to the entire system, thus restoring health.

WE GUARANTEE BENEFIT where it is given a fair trial. Consultation free.

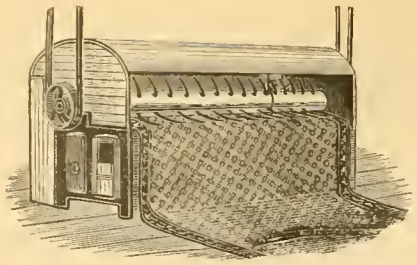
Room 4, 1017 Elm St., Manchester, N. H. CLIFFORD & MARSHALL, Agents.

M. Verrette, Jr., Wholesale and Retail Grocer, Nos. 609 and 613 Elm Street, Manchester, N. H.—Among the many enterprising merchants dealing in groceries and meats in Manchester, we would call attention to the establishment of Mr. M. Verrette, Jr., who started business here in 1885, and who has been very successful in securing a large and permanent patronage from the most desirable classes. The business carried on here is both wholesale and retail and it is steadily increasing both in popularity and in the amount of trade that is transacted. The premises occupied are 60×60 feet in dimensions, and every convenience is at hand to facilitate the conducting of an extensive business. The stock handled consists of the best family groceries, meat, and canned fish and oysters. This house requires the assistance of nine very capable clerks, who are thoroughly conversant with all the details of the business. Orders are faithfully filled and promptly delivered, and patrons are assured of receiving only first-class goods at the lowest market prices. Mr. Verrette caters to all classes of customers and it is his rule that all should be attended to promptly and courteously, whether their order is for ten pounds of sugar or for ten barrels, as he wishes to conduct a first class family grocery store, as well as a wholesale business in these commodities. All goods are warranteed to prove as represented.

Franklin Wadsworth, Jeweler and Optician; Fine Watch repairing; 877 Elm Street, Manchester, N. H.—In these days of cheap goods, including those most delicate pieces of mechanism, watches, it is not always an easy matter to find a skillful watch maker and repairer; one to whom a valuable time piece may be entrusted, for cleaning or repairing, without fear of injury. Only a man who is the fortunate possessor of a fine watch, which has been his daily companion for years, can appreciate its true worth, and this is why he is so ultra particular in whose hands he places it when necessity obliges. For the benefit of such persons, we wish to call especial attention in these pages to Mr. Franklin Wadsworth, jeweler and optician, of No. 877 Elm street, in this city. Mr. Wadsworth is a native of Keene, N. H., where he was connected with the jewelry business eighteen years. He was interested in the well known firm of S. Wadsworth & Co., and later, Wadsworth & Wright, which he left on account of ill health. After two years Mr. Wadsworth came to Manchester, settled at the above mentioned address, and opened business on his own account. Besides having had long experience in this branch of industry, he is naturally of a mechanical turn of mind, and has constructed for his own pleasure a miniature steam engine, a mercurial pendulum clock, which is a very accurate time keeper, and a watch which is his constant companion; nearly every part having been made by himself. This gives him unusual facility for handling watches, and he is prepared to undertake the finest work of this kind. His motto being just and square dealing, he hopes to secure a share of the public patronage, and extends a cordial invitation to our citizens to visit his premises.

C. H. Kimball, dealer in New and Second-Hand Pianos and Organs of all Makes; Music, Musical Merchandise. Sewing Machines of all makes sold and repaired. Oil, Needles and Attachments at wholesale and retail. Agency for the Universal Fashion Company's Perfect-Fitting Patterns. 73 Hanover Street, Manchester, N. H.—This is a most desirable place for the purchase of pianos, organs music and musical merchandise of all kinds. Mr. Kimball established himself here in 1877, and has from the first met with a decided and deserved success. His large and well appointed room is well filled with a good assortment of new and second hand pianos, organs and sewing machines of all kinds. Mr. Kimball supplies everything in his line, at moderate prices, and all instruments are warranted, and satisfaction guaranteed in every instance. He has also a wholesale department for small musical merchandise. The premises are 20×100 feet in dimensions. Mr. Kimball deals largely in all kinds of sewing machines, and makes a specialty of repairing; he also sells oils, needles, and attachments, at wholesale and at retail. He is also agent for the Universal Fashion Company's perfect-fitting patterns; "Album of Fashions," sixty-four pages, over 1000 large illustrations, price twenty cents, post-paid. Patterns sent to any address, post paid, on receipt of the price. All patrons or visitors are treated in a polite and courteous manner. Mr. Kimball enjoys unsurpassed facilities for conducting a large trade. He is reliable and responsible, and has won success here through his sterling worth and business ability.

Michael O'Dowd, Clothing, Hats and Furnishings, 922 Elm Street, Manchester, N. H.—There is a real art in knowing what the people want, and when this knowledge is had and intelligent measures are taken to supply that want, it of course follows that a popular enterprise is built up. No one to see the amount of business done by Mr. Michael O'Dowd would think that this undertaking had only been under his management since 1879, but such is the fact and the extensive retail trade now carried on, speaks volumes for the tact and ability of the proprietor. Mr. O'Dowd is very well known throughout Manchester, and at his establishment, located at No. 922 Elm street he is prepared to offer a fine assortment of clothing, hats, umbrellas, and gents' furnishings in general, at very low prices. He also announces that he has all the variety of styles and qualities necessary for the comfort and vanity of man, and an inspection of his stock will show that the announcement is no idle boast. It will cost no one a cent to compare Mr. O'Dowd's goods and prices with those offered at other establishments, and the more generally that course is pursued, the more will his trade be increased for "prices tell," and there is no dodging the fact that a dollar seems a good deal more money at the establishment in question than it does at stores where "small sales and large profits" appear to be the policy, on which business is done. Customers of Mr. O'Dowd are assured polite attention, and when once a sale is made it generally means another steady patron added to the list.

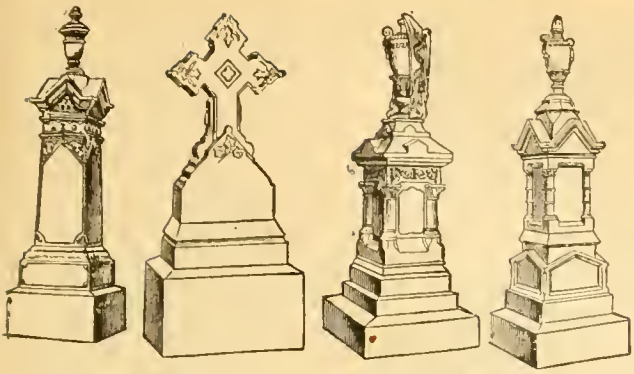


A. M. Finney, Steam Renovating Works, For Cleansing Carpets, Feather Beds, Mattresses and Upholstery; Order Book at New York Store; Carpet Works, 168 South Main Street; Upholstery Rooms, 21 Hanover Street, Manchester, N. H.—Mr. A. M. Finney is a native of Norwich, Vt., and has carried on the steam renovating works with which he is now identified since 1885. These works have been liberally patronized from the first, and are still steadily gaining in popularity, which is not in the least surprising, as the superiority of the service offered commends it to every intelligent and unprejudiced person. "House cleaning" is robbed of all its terrors by this highly efficient establishment, which offers advantages which may be summarized as follows:—carpets, bedding and upholstered furniture will be scientifically and thoroughly cleaned, without the least injury; the work being done intelligently and not by brute force alone. The customer deals with a reputable and responsible house that can and will make any loss good for which it is liable. The work is done much more promptly than by hand labor, and goods are called for and delivered by experienced and careful men. As steam is the cleansing agent used; any disease germs which may lurk in the articles treated are permanently destroyed, and the bedding, carpeting or upholstery is made as clean and wholesome as when new. Mr. Finney has recently made a new departure in the upholstery line, in making a specialty of the finest Turkish work in furniture that can be procured. He also carries a fine line of coverings and trimmings, the style and quality of work comparing favorably with the finest upholstery work that can be procured of the best houses in our large cities. This list might easily be extended but "a word to the wise is sufficient." Mr. Finney has an order book at the New York store, and will also receive orders at his upholstery rooms, No. 21 Hanover street, or at his carpet works, No. 168 South Main street, while communications by mail are likewise assured immediate and careful attention. He employs ten competent assistants, and gives close personal supervision to the many details of the business, thus maintaining the high efficiency of the service rendered.

Chas. Thompson, Watchmaker and Jeweler, dealer in Spectacles and Eyeglasses, 348 Granite Street, Barr's Block, West Manchester, N. H.—It is positively refreshing to mention a watchmaking and jewelry establishment in which genuinely good work is done, for our readers need not be told that many of those who profess to be skilled in this industry are actually woefully incompetent. After one has carried a watch for a few years, or had a clock that has served him faithfully for a more or less extended period, he may well be excused for not wanting to see it abused, and, therefore, has abundant reason for entrusting the repairing of it only to such hands as he knows to be competent. We can assure our readers that Mr. Chas. Thompson, located at No. 348 Granite street, Barr's block, is a thoroughly competent watchmaker and jeweler, having sixteen years experience, who will give all details of his business prompt and careful attention. This house has been under the management of its present proprietor since 1890, and the record he has made since beginning operations showa that he is ready and able to ensure satisfaction to his customers. A fine store is occupied at the above address, and a well selected stock of watches, clocks, jewelry, and optical goods is constantly on hand, the goods being offered at remarkably low figures, and in all cases being fully warranted to prove as represented. Mr. Thompson is a native of England, and is well and favorably known in this community, and does a thriving retail business. He has had an extended experience in fitting eyeglasses and spectacles, and his reputation as a dealer in jewelry, etc., is not surpassed in West Manchester.

J. O. Turcotte, dealer in Groceries and Provisions, Meats, Flour, Butter, Cheese, Country Produce, etc., 588 and 592 Elm Street, Manchester, N. H.—The retail grocery and provision business is not one to be chosen by a man who dislikes exertion, for if there is a business outside sawing wood or shoveling dirt, that demands hard work and plenty of it, from those carrying it on, it is just that which we have just mentioned. This may seem an extreme statement to those who have not "been there" but we have no fear that anyone who has had any personal experience in the trade, will contradict us in the slightest degree. Grocers who really strive to accommodate their patrons, earn every cent they make, and it is therefore with pleasure that we note the prosperity of Mr. J. O. Turcotte, for this gentleman, since the commencement of operations by him in 1886 has conscientiously endeavored to render an equivalent for every cent paid to him, and he fully deserves the large measure of success he has attained. The premises occupied are located on Elm street, and comprise one floor and basement covering an area of 60×100 feet, which is three times as much room as he required when he first started, this increase of space being necessary to accommodate his rapidly growing trade. He carries a large stock of best family groceries and provisions, including meats, flour, butter, cheese, country produce, etc. This business requires the service of nine capable and energetic assistants. All orders for goods in either department will be promptly filled in a perfectly satisfactory manner. He has the best wishes of his patrons, on account of his reliability and honorable business methods, and his prices are always reasonable.

Cote Brothers', Owl Restaurant, 70 Hanover Street, Manchester, N. H.—The establishment whose card we print above, is one of the most deserving, as it is one of the most popular, of the kind in this section, and as really well-managed restaurants are by no means too numerous in the community, we feel that we are doing our readers a genuine service by calling their attention to the dining-rooms and café located at No. 70 Hanover street. The managers of this establishment spare no pains to satisfy the most fastidious patron, and the contrast between the cooking done at this restaurant and that which is offered at the average eating saloon, is of itself enough to commend the establishment to all lovers of good living, and to all who know how much the healthfulness of food depends on its preparation. This café is conducted on the European plan. The food is excellent in quality as well as varied in kind, and as the service is prompt, neat and courteous, it follows that No. 70 Hanover street, is a good place to visit when a palatable and satisfying meal is desired. The prices are very low, considering the excellence of the accommodations afforded. Those who eat here once are sure to come again, which is the best proof of the superiority of the service.



R. P. Stevens & Co. (Successors to Heath & Stevens), Importer, Wholesale and Retail Dealers in Marble and Granite, 113 Hanover Street and 388-390 Chestnut Street, Manchester, N. H.—There is a steadily increasing demand for granite monuments and headstones, for this material is much better adapted to stand the effects of our New England climate than is marble or any other soft stone; but still there are many who consider marble the most appropriate of all materials for memorial purposes, and therefore a manufacturer who wishes to cater to all classes of trade must be prepared to furnish both marble and granite work equal to the best. Such is the position held by Messrs. R. P. Stevens & Co., for this concern not only enjoy the best facilities of any firm in this section for the doing of granite work, but are also in a position to furnish marble monuments, headstones, statuary, cemetery and building work at short notice and at reasonable rates. Quite an extensive retail business in marble is done, and granite is very largely dealt in, both at wholesale and retail, a great deal being furnished for building purposes. The firm have a quarry at Bedford, N. H., and are producing the finest monumental granite to be found in the State. Their stone cutting works are situated at South Manchester. They make a leading specialty of local cemetery work, and have a most enviable reputation for filling orders promptly and accurately, and for quoting prices as low as can be named in connection with strictly first-class work. The office is located at the corner of Hanover and Chestnut streets, and callers are assured prompt and courteous attention, and will be shown a great variety of desirable and original designs to choose from. This undertaking was founded in 1871, by Mr. M. Fitzgerald, who was succeeded in 1886 by Messrs. Heath & Stevens, they giving place to the present firm in 1889. Mr. R. P. Stevens is a native of Hill, N. H., and is thoroughly familiar with every detail of his business. He gives it close personal attention and spares no pains to fully maintain the high reputation long associated with it.

Alton's Market, dealers in Fine Groceries, Provisions, etc., 92 Manchester Street, Manchester, N. H.—The establishment, conducted under the style of Alton's Market, should certainly be familiar to the public in connection with the sale of fine groceries and provisions, for it has been occupied for this purpose for the past twenty years, having been established by its present proprietor in 1870. As it has been devoted to this trade so long, we feel that it is perfectly safe to assert that it was never more popular than it is at the present day, for Mr. M. E. Alton has proceeded from the first with a determination to make his market second to none in Manchester, so far as the offering of genuine inducements to the public is concerned; and no better evidence of his success could be asked for than is supplied by his constantly increasing retail trade. A store of the dimensions of 25×100 feet is occupied, and a remarkably complete stock of fine groceries, meats, and provisions are carried. Well-informed assistants are employed, and all callers are assured prompt and polite attention. This establishment is located at No. 92 Manchester street, and particular attention is requested to the fresh and varied assortment of food supplies displayed there, as they include only the best productions of the market.

C. S. Boyington, Cheap and Reliable Shoe Store, Boots, Shoes, and Rubbers, Umbrellas, Trunks and Bags, 1115 Elm Street, Manchester, N. H.—This store will certainly prove a "Bonanza" to all who wish to procure fashionable and well made boots, shoes, rubbers, etc., at the very lowest market rates. A heavy and varied stock of the above named goods is constantly on hand, also a full assortment of bags, trunks and umbrellas, and other equally useful articles. The proprietor is Mr. C. S. Boyington, who was born in New York State and served in the army one year. He inaugurated his present enterprise in 1885, and has fairly won the success he has gained by his energetic and intelligent efforts to serve the public to the best advantage. Mr. Boyington has no old stock to "work off," no superannuated goods to offer as "astounding bargains," but he has a most skillfully selected assortment of fresh and desirable goods which he warrants to prove just as represented and sells at positively bottom prices at all times. The premises which are located at 1115 Elm street, are 18×75 feet in dimensions. Sufficient help is employed to assure prompt and polite attention to all customers, and it is the intention of Mr. Boyington to deserve and retain the name of a cheap and reliable shoe store.

Geo. E. Wheeler, dealer in Ice Cream, Confectionery, Toys, Musical Instruments, Cigars, Tobacco and General Merchandise; 124 School Street, West Manchester, N. H.—The store occupied by Mr. Geo. E. Wheeler in West Manchester, is tastefully and neatly arranged and is devoted to the sale of ice cream, confectionery, cigars and tobacco; toys, musical instruments and general merchandise, also all the latest daily and weekly newspapers, and monthly publications. The premises utilized are located at No 124 School street, and the goods handled are purchased directly from manufacturers and importers, and are therefore guaranteed to be fresh, and of the best to be obtained in the markets, and are offered to the public at very reasonable prices. Mr. Wheeler, began operations in West Manchester, in 1888, and now does an extensive wholesale and retail business in ice-cream. He is a native of Manchester, and his store is becoming well and favorable known throughout this vicinity. The thriving business which he has built up since he began operations shows how quickly enterprising and honorable business methods are recognized and appreciated by the public in general. He also carries a large assortment of imported Christmas tree trimmings, and German garden ornaments.

M. A. McDonough, dealer in Dry and Fancy Goods, cor. Elm and Cedar Streets, Manchester, N. H.—The high esteem in which the establishment conducted by Mr. M. A. McDonough is held by the residents of Manchester and vicinity, is the legitimate result of eleven years endeavor to keep good faith with customers in every respect, for since Mr. McDonough began operations here in 1879, he has spared no pains to afford practical evidence of the fact that he considers the interests of patrons as identical with his own. He deals largely in dry and fancy goods, and quotes low market rates on all the many articles handled. The premises made use of will measure 18 ×50 feet in dimensions, and the stock on hand is large, being complete in every department, and comprising the very latest fashionable novelties, as well as a full selection of more staple goods. He is a very careful buyer, and his customers, of course, profit by his ability in this direction, for it assures the offering of desirable goods only, and enables bottom prices to be quoted. Employment is given to two assistants, and callers are served promptly and courteously at all times.

This establishment is a great favorite with those who have made trial of its facilities, and are appreciative of reliable goods and strictly honorable dealing, for not only is the stock carried therein unsurpassed in this city, but the purchaser is positively secure in the assurance that he is getting precisely what he pays for in every instance. Messrs. Wingate & Gould have conducted this enterprise since 1881, having succeeded Mr. F. J. Ware at that date. The present proprietors are Mr. C. B. Wingate, a native of Farmington, N. H., and Mr. L. H. Gould, of Manchester, who rank with the best known of our local business men. The premises occupied are located at No. 947 Elm street, and comprise a store 20×60 feet including a basement of equal dimensions, and a workshop, the stock on hand being very extensive and including a complete assortment of boots and shoes, traveling bags, trunks, umbrellas, etc., of the most approved manufacture, together with rubber goods of all kinds and styles. Three assistants are employed and every caller is given immediate and courteous attention, goods being cheerfully shown and no trouble spared to enable the customer to make a judicious selection. Although our space forbids detailed mention of the goods offered, we must at least call attention to the custom and repair work done at this establishment, for this is exceptionally satisfactory, and the prices charged in this department are extremely low, material used and superior labor employed in the execution of the same being considered.

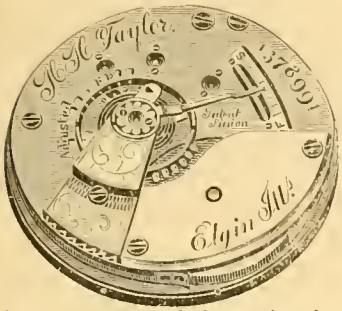
Massachusetts Mutual Life Insurance Co., C. L. McLoon, General Agent for N. H., C. L. Harmon, Cashier, Office, 991 Elm Street, Manchester, N. H.—The time for argument as to the advisability of life insurance is long since gone by and he who, having others dependent upon him, remains uninsured when his physical condition is such that a policy would be granted him, is either inexcusably careless or inexcusably callous, and the result in case of his death so far as those looking to him for support is concerned, is much the same in either event. We may respect the position while we condemn the judgment of a man who does not believe in insurance but honestly strives to protect his dependents by the adoption of other methods; but 999 out of every 1000 of the willfully uninsured are entitled to neither respect nor toleration so far as their action in that matter is concerned. In buying the life insurance as in purchasing flour, potatoes or any other standard commodity, it is perfectly natural that men should desire to get as much as possible for their money, and experience proves that a well calculated and well managed mutual system of insurance is the most economical, while as regards reliability it is also all that could be desired. The Massachusetts Mutual Life Insurance Co., is as successful and prominent an exponent of mutual principles as could be named, and is increasing in popularity and in usefulness every year. It has maintained an office in Manchester ever since 1861 and has paid many thousands of dollars to New Hampshire policy holders, having a most enviable reputation for the prompt adjustment of losses and being held in the highest esteem by those familiar with the beneficent work it has done and is doing in this and in other States. It is evident to the most limited comprehension that unreliable insurance is worse than none at all, and we would most earnestly counsel our readers to beware of the "insurance" schemes so-called which advertise to give something for nothing and do business on a "robbing Peter to pay Paul" basis, which, like all other plans having their foundation in injustice, is foredoomed to failure and is sure to cause unlimited disappointment and disaster when the crash comes. No juggling with figures is necessary in order to demonstrate the ability of such an organization as the Massachusetts Mutual Life to meet all its present and future obligations. The assets are real and tangible, they do not exist in the clouds but are confined to the prosaic surface of Mother Earth, and hence are always perceptible and always available. The fullest investigation is desired by the management of the company; and the general agent for New Hampshire, Mr. C. L. McLoon, is ready at all times to give detailed information to inquirers. The Manchester office is located at No. 991 Elm street, and callers may depend upon receiving immediate and careful attention. It may be unnecessary to remind our readers that this company is controlled by Massachusetts laws, which especially protect the interests of policy holders and are not only a model in form but are rigidly enforced without fear or favor.

Carl E. York, wholesale and retail dealer in Groceries, Meats, Fresh Fish, Wild Game, Vegetables, Fruit, etc., No. 119 Hanover Street, Corner of Chestnut, Manchester, N. H.—Were we asked to name the most prominent characteristic of the establishment carried on by Mr. Carl E. York, at No. 119 Hanover street, our answer would be "reliability," for unquestionably this is the quality which more than any other, has given the store referred to its present leading position among our local wholesale and retail dealers. Of course, reliability alone would amount to little, but when it is combined with enterprise and experience; when the goods offered are not only strictly first-class in quality, but varied in kind, comprising groceries, meats, fresh fish, wild game, vegetables and fruits of all descriptions, and when the prices quoted are in accordance with the lowest market rates, on articles of equal excellence, their reliability amounts to a good deal, for patrons may rely upon getting honest goods at honest prices, and having a large assortment to select from. The enterprise conducted by the gentleman mentioned is one of the best known of its kind in the city. It was inaugurated by Mr. Carl E. York, in 1879. He is a native of Northfield, Vt. He is well known throughout Manchester, and was representative in 1889. The premises occupied by Mr. York comprise a store and basement, each 27×75 feet in dimensions, and three storehouses which contain a very heavy stock of the articles already mentioned, and the most fastidious can find food supplies that will give entire satisfaction, and as employment is given to twenty efficient and courteous assistants, every caller is assured immediate and polite attention, while orders are carefully filled and accurately delivered at short notice.

DR. F. C. CHASE,

DENTIST,

852 ELM STREET. Office, Tewksbury Block. MANCHESTER, N. H.



Carl W. Anderson & Co., Jewelers and Opticians; Watch Repairing a Specialty; 894 Elm Street, Manchester, N. H.—Among the several avocations followed here, that of the jeweler may be regarded as of great importance to the community, in furnishing those evidences of refinement and taste which are represented in fashionable and elegant jewelry. As one of the houses in this line of business, which have been foremost in promoting the standard of elegance in jewelry, that of Carl W. Anderson & Co., established about twenty years ago, is of special importance, and is deserving of more than brief mention in a review of those places most desirable in Manchester as purchasing points. The premises occupied by Anderson & Co. are located at 894 Elm street, and cover an area of about 800 feet, which is well stocked with a fine assortment of jewelry, watches, clocks and silver ware. These gentlemen are practical and proficient in all the details of their trade, and make a specialty of watch repairing. Our readers will find that this information is of great service to them, if they have a valuable watch to be repaired. They are noted for the marked good taste displayed in the selection of their stock, which is without a superior as to quality and elegance of style, giving their customers an elegant assortment from which to choose. These gentlemen are also opticians, and cheerfully and intelligently give any information in regard to selecting glasses for either old or the young who may need them. Mr. C. W. Anderson and Mr. David Wadsworth, the present proprietors, succeeded Mr. Clinton Moore in this business in 1888. They give employment to four competent and attentive assistants and all customers are assured prompt and courteous treatment.

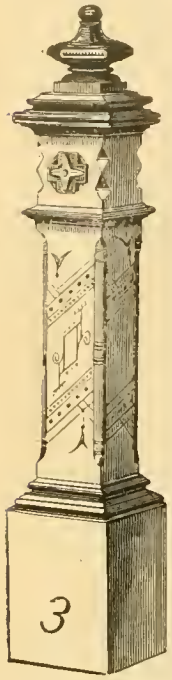
Pinard & Therrien, Fine Groceries, Flour, Teas and Coffees, Cigars and Tobacco, Meats of all kinds, Butter, etc., Weston's Block, 1157 Elm Street, Manchester, N. H.—This establishment will, without doubt, soon become one of the most favorably known in this section of the city, for since it was first started in 1887, it has gained a high reputation. Mr. Edmund Pinard and Mr. Philip Therrien are both natives of Canada, and are thoroughly acquainted with the many details of the grocery and meat business, as is proved by the exceptional success thus far met with in their present undertaking. The premises utilized are 20×60 feet in dimensions, and they are located in Weston's Block, 1157 Elm street, and contain as carefully chosen a stock as can be found in the city. It comprises fine groceries, flour, teas and coffees, cigars and tobacco, meats of all kinds, butter, etc., and is made up of goods selected expressly for family trade. The lowest market rates are quoted in every department of the store. Employment is given to six careful and polite assistants to enable prompt and courteous attention to be given to every customer. Mr. Philip Therrien is prepared to make contracts for cutting wood lots, as he own a portable saw mill. His headquarters are at Chester, N. H. All orders in this line will be attended to at once, and work will be done in a thorough and satisfactory manner.

Wm. G. Everett, Insurance, Patten Block, North Entrance, 936 Elm Street, Manchester, N. H.—Mr. William G. Everett is a native of Boston, but has resided and carried on business in Manchester for so long a time and has been so active and successful in promoting the best interests of the city that he has become thoroughly identified with this community and is certainly a son of New Hampshire by adoption, if not by birth. He has held various public offices having represented the city in Legislature, and in both branches of the city councils, besides collector of taxes and deputy sheriff, and is very widely known throughout this section. Mr. Everett is particularly prominent in insurance circles, having been identified with that line of business since 1870. He has an office in Patten Block, north entrance, No. 936 Elm street, and is one of the firm of A. Elliott & Co., who represents some of the strongest companies doing business in this State. At the present time Mr. Everett represents the Granite State Fire Insurance Co., of Portsmouth, as special agent for New Hampshire, which position he has held for two years, having previously been employed in same capacity for other companies, thereby giving him a thorough knowledge of the State and its insurance business.

E. T. Baldwin, Teacher of Music and dealer in Pianofortes. Rooms, Nos. 10 and 12 Post-office Block, Manchester, N. H.—Among the many teachers of music in New Hampshire, perhaps no one is better known than Mr. E. T. Baldwin, president of the "New Hampshire Music Teacher's Association." Locating in Manchester in the fall of 1851, while yet in his teens; Mr. Baldwin entered with zeal upon his life work. Teaching music has been with him a labor of love, and during all these years he has been closely identified with the progress of music in Manchester, Nashua and vicinity, and in full sympathy with every project calculated to advance the interests of musical art, not only in Manchester, but throughout the State. As a teacher of pianoforte and organ, and director of choral societies, he has kept at the fore front, and perhaps the best evidence of this success may be found in the fact that a large number of his competitors in Manchester and vicinity, were once members of his class, while many who have been numbered among his pupils are to-day successful teachers in schools, conservatories and cities in various parts of the country. Mr. Baldwin, may be found daily at his rooms 10 and 12 Post-office block.

Geo. W. Bailey, Livery, Boarding and Transient Stable, 267 Bridge Street, Manchester, N. H.—This gentleman has given Manchester people a chance to ride in as fine a turn-out as one could wish, and still be reasonable in his prices. His livery, boarding and transient stable is at 267 Bridge street, where he commenced business in 1890. All his horses are young, stylish, yet safe for a lady to drive. His sleighs and carriages are all new. Mr. Bailey is a native of Well's River, Vt., but is no stranger to Manchester or its business men having passed sixteen years in Manchester. He is a practical carriage painter and keeps his carriages and sleighs in good shape, and can give you a single or double hitch at short notice. One trial will convince you this is the place to go to hire a team, feed your horses or board them You are sure to be satisfied for the best of care is given them as he makes a specialty of boarding. Mr. Bailey's stables are easily reached being located on the line of the horse cars. We recommend all to give Mr. Bailey a trial for low rates, fair dealings and courteous treatment.

Louis N. Westover, manufacturer of Stair Rails, Newels, Balusters, Brackets, Window and Door Frames. Turning, Planing and Sawing of all kinds promptly attended to, Forsaith's Building, corner of Auburn and Franklin Streets, Manchester, N. H.—What is technically known as "house finish," or "builder's finish," has so much to do with the appearance and cost of a house that all are interested in being able to obtain first-class goods of this kind at the lowest market rates, and therefore the establishment conducted by Mr. Louis N. Westover cannot fail to be of interest to our readers, for every facility is at hand here for the production of stairs, rails, newels, balusters, brackets, window and door frames, and house finish in general, and Mr. Westover is prepared to fill orders without delay and at bottom prices. He was born in Morristown, Vt., and has been identified with his present enterprise for some years, having begun operations in 1878. In 1883 the firm of Westover & Morse was formed, and in 1884 Mr. Westover resumed sole control, being succeeded in 1887 by Messrs. Westover & Gould, and again becoming sole proprietor in 1889 He gives close personal attention to the supervision of affairs, and keeps the service and the plant at the very highest standard of efficiency. Two floors of the dimensions of 40×70 feet are utilized, and employment is given to eight assistants, turning, planing and sawing of all kinds being promptly and skillfully attended to, and moderate charges being made in every department of the business.



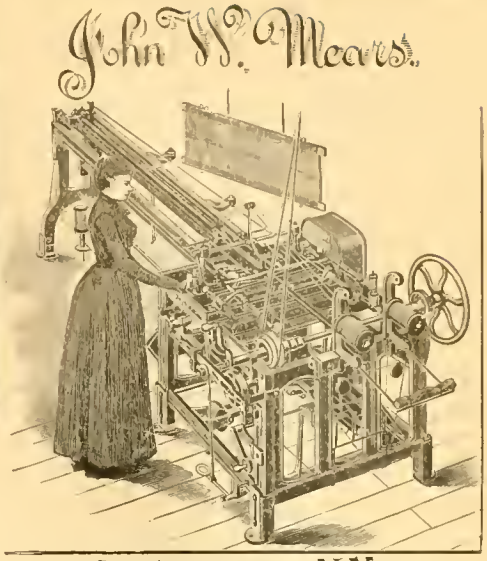
W. W. Owen, Steam Laundry, corner of Franklin and Auburn Streets, Manchester, N. H.—New England people, as a general thing, are rather conservative, and are not given to making changes without some good reason exists for doing so; but on the other hand, they are quick to recognize genuine merit, and hence may be depended upon to patronize any really worthy enterprise to which their attention may be called. As a case in point, let us refer to the high degree of success attained by the popular Steam Laundry located at "the corner of Franklin and Auburn streets, of which Mr. W. W. Owen is the proprietor. This enterprise was inaugurated in 1871 by Dr. Hersey, and after two or three changes in its management, came into the possession of the present proprietor in 1876; and as soon as the fine character of the work turned out became known, and it was learned that the prices were as reasonable as the work was satisfactory, a large patronage was accorded Mr. Owen, and this has steadily and rapidly increased up to the present time. The premises utilized comprise two floors, each 40×50 feet in dimensions, and are fitted up with every facility for the production of first-class laundry work. The extensive business now done requires the services of ten competent and reliable assistants. Mr. Owen is a native of Milton, Vt., and is well-known throughout Manchester. He has been connected with the government of the State as representative. To him must due credit be given, for the management of so useful an industry to the community, for he has worked hard and earnestly to bring it up to its present high standing, and to keep all promises made,—*to cleanse the finest fabrics without injuring them in the slightest degree,*—for however it may be with other concerns, the steam laundry of which Mr. W. W. Owen is the proprietor, employs no agents or machines that could possibly harm the articles treated by them.

The Vermont Life Insurance Co., of Burlington, Vermont, Amos P. Wilson, Gen'l Agent, 961 Elm Street, Dunlaps' Block, Manchester, N. H.—Popular interest in life insurance matters has so greatly developed of late years that most men of average intelligence are quite well posted regarding the various plans of insurance now in successful operation. This being the case, it is hardly necessary for us to go into a detailed explanation of the distinctive points of difference in these plans, and we will refer all inquiries to some of the many offices maintained by the Vermont Life Insurance Company. The company issues policies upon sound lives in amounts from $100 to $10,000, and as low as ten years of age, upon all the standard plans, including yearly indemnity, endowment at life rates, bond and all other kind of policies. They also issue a definite contract on the accumulation plan, which to quote their words, "as an investment, is safe and profitable, because a *surplus is guaranteed,* while the possible profit as shown by the cash estimates may make this a gilt edge investment." The home office of this organization is in Burlington, Vermont, and the enterprise is in the hands of men well and favorably known throughout the Green Mountain State, as for instance Mr. William H. Hart, who fills the office of president, and Mr. C. R. Turrill, who acts as secretary. The general agent for New Hampshire is Mr. Amos P. Wilson, who formerly represented the company in Lynn, Mass , and is an enthusiastic and well informed worker in its interests. Branch New Hampshire offices are maintained at Dover, Nashua, Concord and Portsmouth, and every facility is afforded those who wish to inquire into the standing, methods, and prospects of the company. Agents are wanted, and A GOOD AGENT IS ALWAYS SURE OF EMPLOYMENT HERE. The Manchester office is at No. 961 Elm street, Dunlap's block. Mr. Wilson employs two assistants, so that callers are assured immediate and careful attention at all times, while communications by mail will be promptly answered.

Gallagher & Mara, Merchant Tailors, 15 and 17 Manchester Street, Manchester, N. H.—No man who has not employed a first class tailor can know of the comfort and the many other advantages attained by this means. Ready made clothes are good, but custom made are undoubtedly better, as all those will admit who have tried both. It is by no means only in New York, Boston and other great cities that fine tailoring is done. We have here in Manchester firms who can show as perfect work as can be found anywhere, and prominent among them stand Messrs. Gallagher & Mara, who commenced business in this city in 1887. From a small beginning, their trade has grown to such an extent, that in their line it is second to none in the State of New Hampshire. The firm is composed of Messrs. R. J. Gallagher and W. H. Mara. The former was, for a long term of years, connected with the house of Plumber, Holton & Co., since when he formed one of the firm of Nicholson & Gallagher. Mr. Mara was well known in connection with the Custom Department of the Manchester One Price Clothing Company. Both these gentlemen have had long experience in the business, and in it they have attained a success of which they may justly be proud. They make a specialty of fine work, employing very reliable and skilled assistance, so that they are in a position to guarantee perfect satisfaction to every customer. The premises utilized are situated at Nos. 15 and 17 Manchester street, and comprise salesrooms and workshop which are the best appointed in the city. Orders are promptly filled, and those who patronize the establishment in question are unanimous in their cordial commendation.

The popularity which has been attained by the enterprise carried on by Messrs. Moore & Preston during the past ten years, is the legitimate result of the hard and intelligent work which has characterized the conduct of the business, for the firm have spared no pains to so perfect the service as to leave no reasonable ground for complaint, and to furnish coal and wood of a quality which would in every instance prove precisely as represented. The proprietors are Messrs. James M. Moore and Frank Preston, the former being a native of Hebron, N. H., while the latter was born in this city. They employ eight competent assistants, but both give careful personal attention to the supervision of affairs and propose to still further improve the service as fast as deficiencies are detected. The premises occupied are located at No. 1308 Elm street, corner of Winter place, and are spacious and well arranged, affording storage capacity for 2000 tons of coal. All the standard varieties are dealt in, including Franklin, Lehigh, white ash and Cumberland; also they have the exclusive agency of the celebrated Gayton red ash coal, together with hard and soft wood, cut and split to any dimensions desired. Both a wholesale and retail business is done, and coal or wood can be supplied in any quantity wanted at very short notice and at positively the lowest market rates.

Wm. Sherry, New England Bakery and Confectionery; 657 Elm Street, Manchester, N. H.—One of those homely old sayings which seem at first hearing to be almost foolish in their simplicity is, "You can't make something out of nothing." Now, of course everybody knows that, and yet frequently we come across a person trying to make first class goods out of second or third class materials, which is only trying to make "something out of nothing." It is hardly necessary to say that such is not the policy pursued by Mr. Wm. Sherry, for he never could have built up so large and desirable a business as he has, since beginning operations in 1890, were not his goods first class in material as well as in making. Mr. Sherry is the proprietor of the New England Bakery, manufacturing a superior quality of bread, cake and pastry and dealing in confectionery of all kinds, also ice cream, in summer, and quoting the lowest market rates at all times. Special attention is called to his pure confectionery carried especially for the retail trade, which is unsurpassed in the city. The premises made use of are located at No. 657 Elm street, they comprise one floor and a basement each covering an area of some 1000 square feet, and are very completely fitted up, while the employment of thoroughly experienced assistants enables every order to be given immediate and careful attention. An extensive retail trade is done, and the various commodities dealt in, can be supplied in any desired quantity at short notice. Mr Sherry gives close attention to the details of his present business, and uses the best obtainable materials, for the purchasing public are quick to appreciate liberal methods and the quality of Mr. Sherry's productions are conceded to be unsurpassed.



John W. Mears, manufacturer of Loom Harnesses, Mending Eyes, Varnished Twine, and Harness Supplies. All orders promptly attended to. Everett Knitting Works Building, Manchester, N. H.—Among the Manchester industrial undertakings which may properly be considered as representative in their special lines, mention should be made of that conducted by Mr. John W. Mears, for this was founded about a quarter of a century ago and has long held its present leading position. The original proprietors were Messrs. Yeaton & Co., who were succeeded in 1878 by Mr. F. H. Simpkins, and he in 1885 by the Emmons Loom Harness Company; this concern giving place to the present owner in 1887. Mr. Mears is a native of Bedford, N. H., and served a year in the army during the Rebellion. Since assuming control of this enterprise he has added to the high reputation previously enjoyed by the product; and if the use of carefully selected materials, the employment of strictly competent assistants and the careful supervision of affairs can command success, the future of this business is certainly assured. The premises utilized are located in the Everett Knitting Works Building, and have an area of nearly 3,000 square feet. Employment is given to fifteen assistants, and the most improved facilities are at hand for the production of loom harnesses, mending eyes, varnished twine, and harness supplies of all kinds. Orders are assured prompt and painstaking attention.

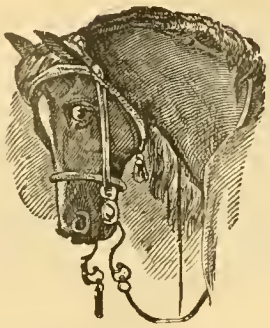
Alfred E. Morse, Funeral Director, Furnishing Undertaker and Embalmer; dealer in Funeral Goods of all Descriptions, 4 Stark Street, Near Elm, Manchester, N. H.—Although good sense forbids there being too much stress put on the thought of death under ordinary circumstances still it is but the part of common prudence to be prepared to act with promptness and decision in any emergency, therefore we feel that the information we propose to supply concerning the establishment conducted by Mr. A. E. Morse, on Stark Street, will be neither out of place nor unnecessary. This business was located at No. 4 Stark street as far back as 1875. The building which it occupies is convenient and appropriately fitted up for the purpose for which it is used; and contains a complete and carefully selected assortment of the different grades of fine funeral goods. The art of embalming is carefully done in accordance with the most improved methods. Orders are attended to without delay. Warerooms open every hour day or night throughout the year. And every effort is made to furnish the most adequate service. Mr. Morse is a native of Londonderry, N. H.

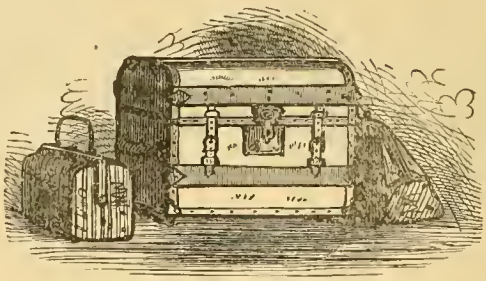
N. J. WHALEN,

MANUFACTURER OF

HARNESS, SADDLERY AND TRUNKS, AND DEALER IN A GENERAL LINE OF HORSE GOODS,

MANCHESTER, N. H.





Among the many manufacturers of and dealers in harness, saddlery and trunks to be found in Manchester it will be impossible to find one who occupies a higher position, or who has established a firmer reputation for producing none but first class work than Nicholas J. Whalen, of Nos. 97, 99 and 101 Merrimack street, and 1266 Elm street. Mr. Whalen is an eminently practical man, and one who shows the keenest judgment in the management of his affairs. He gives his personal attention to each detail of the business, and having had long experience in this particular branch of industry, he knows how to suit every class of customer. As he makes it a point to use none but the very best materials, and employ skilled workmen only, he is in a position to guarantee the entire satisfaction of every article which is made on his premises. His stock is the largest in the city, and as he buys in large quantities direct from the tannery, he is enabled to quote prices lower than his competitors. Custom work is extensively engaged in, and a large and unusually complete stock of ready made harness, saddlery and everything necessary for horses, besides trunks and bags of all kinds may always be found at the premises above mentioned. Mr. Whalen enjoys the respect and confidence of all who know him, and with whom he has dealings of any kind, and he draws from the people of this vicinity a large and lucrative business.

GERRISH WOOL AND LEATHER CO.,

TANNERS OF

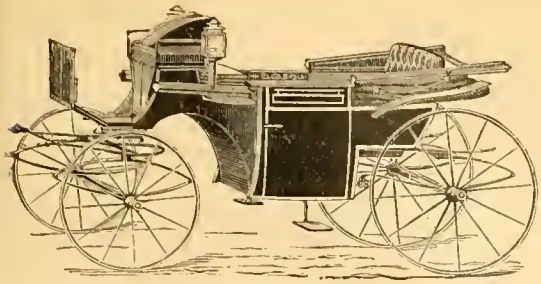
Calf and Sheep Skins,

ALSO DEALERS IN

PULLED AND FLEECE WOOLS,

MANCHESTER, - - N. H.

Boston Office, 248 Purchase Street.



KIMBALL CARRIAGE CO.,

WHOLESALE AND RETAIL DEALERS IN

Carriages Harnesses,

Robes and Blankets,

CENTRAL ST., near Passenger Depot, - - - MANCHESTER, N. H.

There are many important manufacturing and mercantile enterprises carried on in this city, but that conducted by D. S. Kimball is deserving of particular mention from the fact that it is the largest and most complete in the State. It was founded many years ago by Mr. Edwin Branch, who was succeeded by Mr. E. W. Kimball, he by Cavanaugh Bros., and they by the present proprietor who assumed possession in 1889. Mr. Kimball is a native of Kingston, N. H., in which town the extensive carriage and sleigh factory owned by him is located. Since coming to Manchester he has organized and incorporated the Kimball Carriage Co., with a capital of $30,000. This company has recently constructed on Central street, near the passenger depot one of the finest brick buildings in the city, and will manufacture and deal in all kinds of carriages, sleighs and harnesses, for the wholesale and retail trade. They will also carry the largest stock of robes, blankets, whips, stable furnishings, carriage findings and saddlery hardware north of Boston. The company will employ about 100 operatives, and propose to manufacture nothing but first class goods, but will have the New Hampshire agency for two of the larger carriage firms in New York State and for the Boston Harness Co., one of the largest and most reliable firms in the business. This is one of the industries that Manchester has long felt a need of, and the managers propose to make it one of the most complete in the State, and by low prices, fair dealing, and goods bought for cash to be in a condition to compete with any firm in New England.

Granite State Trust Co., Capital $100,000.00; organized under Special Charter granted by New Hampshire Legislature; Five Per Cent Interest allowed on Savings Deposits, free of all Taxes; allow Interest on Daily Balances subject to check; make Collections of Drafts, Notes, Dividends and Coupons, and Buy and Sell Exchange; under supervision of New Hampshire Bank Commissioners; Hon. James F. Briggs, President; Alpheus Gay, Vice President; Alonzo Elliott, Treasurer; Corner Elm and Hanover Streets, Manchester, N. H.—We often hear an enterprise referred to as one which "fills a long felt want," and indeed the phrase has become so hackneyed as to have lost much of its original force, but it is so compact and expressive that a satisfactory substitute cannot be found, and consequently in characterizing the undertaking carried on by the Granite State Trust Company we may be excused for saying that it fills a long felt want, and has fully justified the expectations of its founders. This company in no way interferes with the work of the local, national and savings banks, but rather supplements that work and has a tendency to make it more efficient by confining it within strictly legitimate channels. The company is organized under a special charter granted by the New Hampshire legislature, and is allowed exceptional powers and freedom of action in some respects, while at the same time its operations are duly restrained by law, and the institution is under the supervision of the New Hampshire bank commissioners. The facilities available are such that five per cent interest is allowed on savings deposits, free of all taxes, and it is not to be wondered at that this liberal policy has been largely availed of by wage earners throughout Manchester and vicinity. Interest is also allowed on daily balances subject to check, and many corporations, business firms and individuals who find it necessary or advisable to keep a considerable amount of ready money available, appreciate and utilize the advantages gained by this practice. The buying and selling of exchange is an important feature of the company's business, and particular attention is paid to the making of collections of drafts, notes, dividends, and coupons in any portion of the United States, the service offered being worthy of unstinted praise, for it is unsurpassed for promptness, as it is also for uniform reliability. The company are also correspondents of the London Check Bank; thus they are able to draw exchanges upon any part of the world, enabling travelers to carry with them checks readily convertible, without identification, into the money of any country in which they may be, and at the face value of the check. The Granite State Trust Company was incorporated in 1888, with a capital of $100,000, and is an association of some of the best known and most progressive of New Hampshire's business men. Hon. James F. Briggs is president, Alpheus Gay, vice-president, and Alonzo Elliott, treasurer, and the board of directors includes other men of the highest standing in the community. Conveniently fitted up rooms located at the corner of Elm and Hanover streets, are occupied, and every provision is made to ensure the prompt and accurate transaction of business at all times.

J. S. DUGGAN,

TEACHER OF MUSIC,

961 ELM STREET,

MANCHESTER, N. H.

Granite State Provident Association,

PEMBROKE BUILDING,

Manchester, New Hampshire.

CHARTERED BY SPECIAL ACT OF THE LEGISLATURE.

ASSETS, over - - - - $300,000.

OFFICERS.

JOSEPH C. MOORE, President.
R. W. PILLSBURY, Secretary.
HIRAM D. UPTON, Treasurer.

DIRECTORS.

Hon. JOSEPH C. MOORE, - Manchester, N. H.
President People's Fire Insurance Company.

Hon. HIRAM D. UPTON, - Manchester, N. H.
Treasurer New Hampshire Trust Company.

Hon. ELI V. BREWSTER, - - Dover, N. H.
Vice-President Dover National Bank and President Dover Gas Light Company.

Hon. S. M. BERNARD, - - - Louisville, Ky.
Attorney at Law, Sup. Solicitor Knights of the Golden Rule.

G. LORING PIERCE, M. D., - - - New York.

Hon. D. M. SHAPLEIGH, Town Clerk, Kittery, Me.

R. W. PILLSBURY, Secretary, Manchester, N. H.
Director Manchester National Bank.

PHILIP CARPENTER, Counsellor at Law, - - - - - - - Potter Building, N. Y.

GEO. W. STEARNS, Banker, Springfield, Mass.
Of Woodbury, Moulton and Stearns.

FRANK S. STREETER, - - - Concord, N. H.
Of the Firm of Chase and Streeter.

Hon. FRANK C. CHURCHILL, Manufacturer, - - - - - - - - - Lebanon, N. H.

PURPOSES AND PLANS OF THE ASSOCIATION.

The purpose of this Association is to encourage industry and frugality, and to promote thrift and economy among its members by providing a medium through which their savings may be invested so as to yield the largest return consistent with absolute safety; to aid its members in acquiring real estate, building houses and making improvements thereon, and devoting the money ordinarily paid for rent to buying homes for themselves.

This Association was chartered by special act of the Legislature of New Hampshire, and has the right to establish agencies and local Branches or Clubs, in any locality.

In the Loan Department it is working upon greatly improved plans, which will be found to be exceedingly attractive when compared with the plans of other companies or with building and loan associations, or, as they are sometimes called, co-operative banks.

They are local, while this Association is broad and national in extent.

This gives it both strength and safety, and enables it to conduct the business at a small per cent. of cost.

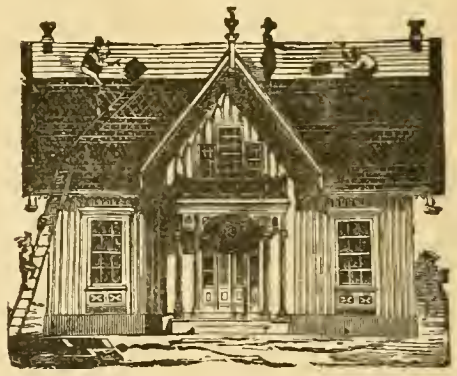
It protects its members by its Charter from all personal liability for debts of the Association, for which in other associations they might sometimes be held responsible on the ground of co-operative stock responsibility, which is a relation that responsible parties often dread and wisely shun.

Owing to its perfected methods and extended financial connections, it can make more loans to its members and faster than it is possible for any building and loan association or co operative bank to do.

THE INVESTMENT FUND.

The installment shares issued by the Granite State Provident Association are of a par value of $200 each. Every member subscribing for shares in the Investment Fund agrees to pay one dollar per month until it is worth par.

The accumulated savings of all the members, and the profits thereon as they accrue, are loaned to members desiring to pay off existing mortgages or to buy or erect homes. The interest is payable monthly and a fine is imposed for any delay in payment, thus securing the investment of the funds of the Association at monthly compound interest. When the accumulated savings and the profits thereon reach a sum equal to the par value of the shares in any series, the mortgages of the borrowers are cancelled, and the non borrowers are paid $200 for each share held.



E. J. Williams, Slater and Roofer, 75 Granite Street, Manchester, N. H.—No argument is required to demonstrate the fact that the roof is in one sense of the word the most important part of a house, for it is evident to everyone that a leaky or otherwise defective roof may soon make a house uninhabitable, and is a continual source of annoyance and expense. There are almost as many kinds of roofs and roofing materials as there are styles of houses, and it is sometimes a difficult matter to decide which is best adapted to a particular case; but one rule holds good at all times, and that is—Have your roofing done by a skillful, reliable and responsible party who will surely do a first-class job. No mistake will be made if the order be placed with Mr. E. J. Williams, doing business at No. 75 Granite street, for he is a thoroughly competent and trustworthy slater and roofer and has the facilities to enable him to fill orders promptly, skillfully and satisfactorily. Plain or fancy slate roofing will be done in first-class style at short notice. Mr. Williams is in a position to execute all commissions entrusted to him in a satisfactory manner and at the lowest obtainable rates. Particular attention is given to repairing and general jobbing, and in cases where haste is essential a sufficient force can be put on to assure the completion of the work in a very short time. Most of the finest buildings in Manchester and vicinity, were slated by Mr. Williams.

Leading Business Men of West Manchester.

A. Filion, Manufacturer of Light and Heavy Carriages, Repairing of all Kinds Done at Short Notice; Fourth Street, Between School and Ferry, West Manchester, N. H.—Mr. A. Filion, deserves prominent and leading mention among the carriage manufacturers doing business in this section of the State, for he makes a specialty of order work and produces vehicles which are very hard to equal both as regards beauty and durability. There is no wonder that such should be the case for Mr. Filion uses carefully selected stock, employs skilled and careful assistants and spares no trouble to attain results difficult to match and practically impossible to surpass. His shop is fitted up with the latest improved tools and other facilities, not only for the manufacture of light and heavy carriages, but also for repairing of all kinds, which is turned out in a thoroughly satisfactory manner at short notice. The premises made use of are located on Fourth street, between School and Ferry streets, and those who wish a thoroughly reliable vehicle at a fair price cannot possibly do better elsewhere. Mr. Filion is in a position to give as full value for money received as any one in the business.

Williams & Co., dealers in Groceries and Provisions, Tea, Coffee and Butter a Specialty, 132 School St., West Manchester, N. H.—In prepairing this review of Manchester's industries it soon became apparent that the trade in groceries, etc., was one of the most important of the many branches of commerce pursued here. We think that the facts justify the assertion that in no community of equal size in the State is there to be found more well-equipped and skillfully managed grocery establishments than those located in Manchester, and hence it is no small praise to say that the establishment conducted by Messrs. Williams & Co., at No. 132 School street, ranks high among the enterprises of the kind in this vicinity. This establishment was originally founded by John Smith & Son, who were succeeded by Williams & McDerby in 1886, Mr. H. H. Williams assuming full control in 1887, and since 1888 the business has been conducted under the present style of Williams & Co. The premises utilized cover an area of 1,100 square feet, and the stock constantly handled is a heavy and complete one, comprising groceries and provisions of all kinds. Teas, coffees and butter being specialties. These goods are carefully selected and being offered at bottom prices they are bound to meet with a quick and ready sale. Employment is given to two efficient and courteous assistants and all orders will be carefully and promptly filled.

Carl Koehler, Bakery and Confectionery, 38 South Main Street, West Manchester, N. H.—No extended argument is necessary in order to prove that an establishment at which a superior quality of bread, pastry, etc., can be obtained at a moderate price is a great public convenience, for there is no housekeeper but what knows how difficult it is sometimes to do any baking; and indeed many a careful housewife living in a community where a first class public bakery is located, makes no attempt to bake their own bread, cake and pastry, wisely concluding that it isn't worth while to do yourself what can be done just as well and even more cheaply by somebody else. Mr. Carl Koehler certainly deserves the liberal patronage of the residents of Manchester and vicinity for he manufactures a fine assortment of bread, cake, pastry and confectionery, and quotes as low prices as can be named on goods composed of the best materials and made in the most careful and skillful manner. He is a native of Germany, and inaugurated his establishment located at No. 38 South Main street, West Manchester, May 1889, and in October of the same year he founded his store and bakery at No. 990 Elm street Manchester. Both a wholesale and retail business is done and seven competent assistants are employed in both stores, and large and small buyers are assured prompt and courteous attention. Mr. Koehler manufactures a choice assortment of confectionery, and quotes the lowest market rates.

Noyes & Prince, dealers in Groceries and Provisions, Flour, Grain, Fancy Canned Goods, Fruit, Confectionery, etc., corner South Main and Mast Streets, West Manchester, N. H.—The demands made upon the grocer are so much greater now than ever before that the grocer's trade has become one of the most important now existing. The stock necessary to maintain such a business is so great and varied, that it requires a clever man to provide everything that may be needed by customers of all classes. We know of no house in Manchester better able to cater to the tastes of our people, than the one conducted by Messrs. Noyes & Prince. They have recently moved into new premises, situated corner South Main and Mast streets, West Manchester, which are attractively and handsomely fitted up. They consist of the store proper and a meat room, the former being 40×28 feet in dimensions. The members of the firm, Messrs. E. A. Noyes and A. D.

Prince are natives of Amherst in this State. They have both had wide experience in the grocery business, and Mr. Prince was for ten years connected with one of the largest establishments in New England, in Taunton, Mass. West Manchester seeming to offer a promising ground for a first-class grocery, Messrs. Noyes & Prince established themselves here, and the trade they have built up is both extensive and popular. Their stock consists of groceries and provisions, including meats of all kinds, flour, grain, canned goods, fruit, confectionery, etc., etc. They have a number of specialties, chief among which are flour, the best brands in the country being always on hand; fresh made Vermont dairy butter in small tubs, Porto Rico and New Orleans molasses, crackers of all kinds, and the finest grades of tea and coffee, cigars and tobacco. These goods are all sold at the lowest market rates, and they are guaranteed to be exactly as they are represented. Customers may depend upon receiving immediate and courteous attention, and their orders will be promptly and accurately filled.

G. Edward French, dealer in Groceries and Provisions, Fancy Canned Goods, Fruits and Confectionery, Fresh and Salt Meats, Flour, Grain, etc., Corner Main and Hancock Streets, West Manchester, N. H.—The establishment conducted by Mr. G. Edward French, holds a leading position among similar stores in this city and vicinity, it being generally conceded that Mr. French offers unsurpassed inducements to purchasers of groceries and provisions of all kinds, both as regards the uniformly dependable character of the supplies furnished and the prices quoted on the same. Operations were begun in 1884 by Messrs. Smith & French, who were succeeded in 1885 by Mr. G Edward French, he giving place to Messrs French & Dockham in 1886, and resuming sole control in 1888. He was born in Manchester, and is very widely known in that city and vicinity. Premises comprising one floor and a basement, each measuring 48×55 feet, are utilized and a very large stock of staple and fancy groceries and provisions is constantly carried, it including all seasonable fruits and vegetables, fancy canned goods, choice teas, coffees and spices, fresh and salt meats, flour, grain, confectionery, cigars and tobacco, etc. The store is conveniently located at the corner of Main and Hancock streets, and employment is given to three efficient assistants, so that all orders are assured immediate and careful attention. Mr. French caters especially to family trade and spares no pains to render a service unsurpassed for reliability and general efficiency.

Frank L. Way, Druggist and Pharmacist, 134 School Street, near Main, West Manchester, N. H.—It is true that "health is better than wealth," and that no sensible person will regret any necessary expense, however large, which is incidental to the recovery of health, but still no one likes to pay fancy prices for medicines, however efficacious they may be, and hence our readers will be interested in the enterprise conducted by Mr. Frank L. Way, for he carries on a well stocked drug store and pharmacy at No. 134 School street, West Manchester, and is prepared to furnish drugs, medicines and chemicals of every description, including standard proprietary remedies, at uniformly reasonable rates. Mr. Way is a native of Bedford, N. H., and has been identified with the drug business about fourteen years; most of the time being served in this city, and has been proprietor of his present store, which he established, since 1885. Spacious and well-equipped premises are occupied, and special attention is given to the prompt and accurate compounding of physician's prescriptions; the most improved facilities being provided and every precaution being taken to ensure absolute accuracy; while the drugs, etc., used are obtained from the most reliable sources and hence can be safely guaranteed to be as pure and fresh as any the market affords. The constant aim of his establishment is, that every customer shall be, if possible, a little better served by him than elsewhere.

George Heaton & Son, West Manchester Steam Dye House and Clothes Cleansing Establishment, 179 Main St., W. Manchester, N. H.—Few of us have a larger income than we can conveniently spend, and indeed a large majority of people often find it rather difficult to "make both ends meet," so that any enterprise which has a tendency to reduce expenses cannot fail to be of interest to the public. The item of dress is one of the most important to be considered when making out a list of expenses, and it is right here that many people waste a lot of money, simply because they don't know how to take advantage of the opportunities presented to dress cheaply as well as neatly and fashionably. A garment may be made to look as well as ever by being properly cleaned or dyed, and yet how many throw away clothing that is perfectly sound and whole, simply because it is soiled or discolored. We are aware that a wide spread prejudice exists against cleansing and dyeing, by reason of the miserably poor work done in some establishments, but there is no sense in judging the many by the few, and we have no hesitation in positively assuring our readers that the work done at the West Manchester steam dye house and clothes cleaning establishment, located at No. 179 Main street, will satisfy the most fastidious, for the proprietors, Messrs. George Heaton & Son, have every facility at their command to handle the most delicate fabrics without injuring them in the least. The individual members of the firm are Mr. George Heaton, and his son, Mr. J. Arthur Heaton, these gentlemen are both natives of England, and began business here in West Manchester in 1890, the senior partner having had thirty years experience in the dyeing and cleansing business. These gentlemen have gained a reputation second to none for the dyeing and cleansing of coats, pants, vests, sacques, shawls, thibets, alpacas, waterproofs, ribbons, silks, and all other dress goods, feathers, etc., also woolen yarns and shopworn goods. Employment is given to four experienced and skillful assistants while the proprietors give close personal attention to the various details of their business. Satisfaction is guaranteed, and we hope our readers will make trial of the resources of this well managed establishment.

L. & W. T. Seiberlich, House, Sign and Decorative Painters; dealers in Wall Paper and Ceiling Decorations, Paints, Oils, Glass, Varnishes, Brushes, Picture and Room Mouldings, Window Shades and Artists' Materials, No. 136 School Street, West Manchester, N. H.—Nearly every man of middle age has tried at one time or the other to do some painting "on his own hook," and if he had no previous experience, the chances are that when he got through with the attempt he had more respect for a professional painter than he ever had before. Painting looks very easy and in one sense of the word it is easy, for anybody can dip a brush into a paint pot and plaster the paint on a wall or other smooth surface, but it is not everybody that can put on just enough paint and can distribute it as evenly as it should be distributed if the final result is to be at all satisfactory. Therefore we say it always pays to employ a good painter, and as some of our readers may not know just where to find such, we take pleasure in calling their attention to the establishment of Messrs. L. & W. T. Seiberlich, at No. 136 School street, for this firm have conducted the establishment in question since 1887, and have proved themselves equal to all demands and able to do the very best of work at bottom prices They make a specialty of house, sign and decorative painting. This store comprises one floor and basement, each 20×50 feet in dimensions. Messrs. L. & W. T. Seiberlich are also dealers and jobbers in wall paper, and ceiling decorations, paints, oils, glass, varnishes, brushes, picture and room mouldings, window shades, and artists' materials. Employment is given to ten assistants and orders will receive prompt attention, satisfaction guaranteed in every case. Messrs. L. & W. T. Seiberlich are both natives of Massachusetts and are well known and highly esteemed throughout West Manchester and vicinity.

F. G. STARK,

REAL ESTATE AGENT

236 Main Street, West Manchester.

Geo. A. Durgin, Carriage Painter. All work guaranteed and satisfaction given. Ferry Street, near Main Street, West Manchester, N. H.—There are few trades that depend so largely upon personal skill as does that of the carriage painter, for there is but little opportunity for the use of machinery in this business, and so hand-labor has to do it all. In theory, anybody can paint; in practice, they can't. All that the painter has to do is to cover wood or iron or some other material with a coating that shall be both preservative and ornamental, but experience has shown that unless this coating be skillfully applied, it is neither the one or the other. The stock used must also be carefully selected, and for these as well as for other reasons unnecessary to mention here, it is always the best plan to entrust whatever painting (especially carriage painting) is required to be done to competent and responsible parties None more truly answering to this description can be found in West Manchester, than Mr. Geo. A. Durgin, doing business on Ferry street, near Main street, where he utilizes premises comprising two floors each 30×60 feet in dimensions and employs four skilled and careful assistants. This gentleman is prepared to undertake anything in the carriage painting line. He has had years of experience and began operations in West Manchester in 1885, and has built up a large and steadily increasing business. Mr. Durgin is a man possessing rare artistic skill, and all orders entrusted to him are assured prompt and painstaking attention in every detail. Only the best stock is used, and no trouble is spared to produce such work as must prove satisfactory at prices as low as the lowest. Mr. Durgin is a native of Maine, and served in the army during our late civil war. He is well known in social as well as business circles of West Manchester and vicinity.

W. B. Mitchell, Pharmacist, 344 Granite St., west side, Manchester, N. H —The old saying, "Man proposes but God disposes," may be parodied without irreverence so as to read "the doctor prescribeth but the druggist dispenseth," and this fact should be borne in mind by those having prescriptions to fill, for it is of but little avail to employ a learned and successful physician unless care is taken to see that the medicines he prescribes are faithfully administered, and obviously the first step to take is to have his prescriptions compounded at a perfectly reliable pharmacy; such a one for instance as that of which Mr. W B. Mitchell is proprietor, and which is located at No. 344 Granite street, west side, where premises measuring 20×50 feet are occupied and a full stock of drugs, medicines and chemicals is carried. This store was formerly conducted by Mr. C. T. Newman, and in 1889 came into the possession of the present proprietor, who is a native of Manchester, and is well and favorably known hereabouts. Mr. Mitchell employs a competent assistant, and as all necessary facilities for the handling, measuring, etc., of drugs and chemicals are at hand, prescriptions can be compounded at short notice and at the same time with the nicest accuracy. Moderate charges are made and great care is taken to obtain all supplies from perfectly responsible and reliable sources, so their quality is invariably equal to the best.

A. C. Wallace, manufacturer of and dealer in Building Lumber, Boards, Clapboards, Shingles, Laths, Fence Pickets, Trunk Wood, Packing Boxes, etc , etc., Piscataquog Steam Mill, Main Street, West Manchester. N. H.—The Piscataquog Steam Mill is one of the most noteworthy establishments in West Manchester, not only on account of the magnitude and efficiency of its equipment but also by reason of the long standing of the enterprise, which was inaugurated more than a third of a century ago and has had an important influence in the building up of the city. Operations were begun in 1856, by Mr. A. C. Wallace, who subsequently became a member of the firm of Haynes & Wallace, but resumed sole control in 1872. He is a native of Antrim, N. H., and considering his long and honorable business career it is almost superfluous to state that he is one of the most widely and favorably known manufacturers in Manchester. Mr. Wallace has held various public offices, having served as assessor, as representative, and as alderman, but he has always given close personal attention to his business—a fact which goes far to explain the uniform efficiency of the service rendered. He is a manufacturer of and dealer in building lumber, boards, clapboards, shingles, laths, fence pickets, trunk wood, packing boxes, etc., doing both a wholesale and retail business and being prepared to fill the largest orders at short notice, for an elaborate plant of machinery driven by an engine of forty-horse power is utilized, and employment is given to thirty experienced assistants. The lowest market rates are quoted to both large and small buyers so it is not surprising that a very extensive business should be done, especially as it is universally known that supplies from this representative mill are sure to prove precisely as represented in every respect.

John Barnes, Horse-Shoeing and Blacksmithing, Carriage Work of all Kinds, 104 Main Street (Piscataquog), Manchester, N. H.—A poor horse, well shod, can sometimes do more work than a good horse poorly shod; so it is worth the while of every horse-owner to see that such work is done as it should be. Mr. John Barnes of No. 104 Main street (Piscataquog), has an excellent reputation in connection with this line of work, and as he employs three experienced and careful assistants, can fill all orders at very short notice. He is a native of West Farnam, P. Q , and has been identified with his present establishment since 1876. He has built up a successful business, occupying premises covering an area of 1500 square feet, where a specialty is made of horse-shoeing and blacksmithing, such work being done in the best manner at moderate prices. Mr. Barnes means to turn out strong as as well as neat work, and allows no work to leave his shop that he thinks will not give satisfaction. He has had an extensive experience in horse-shoeing, blacksmithing and carriage work of all kinds, and those who have had orders filled at his establishment, speak in the highest terms of the work, and the reasonable and low prices. Therefore we have no hesitation in cordially recommending this establishment to all who wish anything done in the line which we have mentioned, for we are sure that complete satisfaction will be given.

L. Wolf, Stoves, Ranges, Tinware, Gas and Water Piping, Clothes Wringers, etc.; also all Job Work promptly attended to; 48 South Main Street, West Manchester, N. H.—It is sometimes very hard to discriminate between true and false economy and many persons think they are saving money by a certain course of conduct when in reality they are wasting it. An example of this may be found in the experience of those who persist in using an old-style or worn-out cooking or heating stove in order to save the expense of a new one. If fuel cost nothing, perhaps there might be a saving by this course of action, but as a matter of fact it costs considerable, and the difference in the amount consumed in a single year will often amount to enough to buy a new stove, for it should be remembered that the latest styles are much more economical of fuel than the older ones, besides being much more convenient and easier managed. Mr. L. Wolf deals largely in the most improved stoves and ranges, and those wishing to see the latest novelties in this line should call at his store, No. 48 South Main street, West Manchester. He quotes bottom prices too, and can fill all orders at short notice. Mr. Wolf deals also in tinware, plumbing, gas and water piping, clothes wringers, etc., and is prepared to do all kinds of job work in a superior manner without delay, as he employs from four to six assistants. He is connected with the city council and is very generally known in social and in business circles; he having carried on his present enterprise since 1883.

George L. Robinson, dealer in Boots, Shoes and Rubbers, Trunks, Bags, etc.; Repairing neatly and promptly done; 348 Granite Street, West Manchester, N. H.—As the boot and shoe trade of West Manchester forms a significant element in the make-up of the city's enterprise, in referring to the above house it may be stated that the special lines to which its best energies are confined is the handling of medium and first-class grades of boots, shoes, rubbers, and trunks, bags, etc., particular attention being given to repairing the same, all orders being neatly and promptly executed. This house was established in 1884 by Mr. George L. Robinson, since which date this gentleman has so successfully managed his large retail trade, that to-day his store ranks among the first engaged in the shoe trade. The premises utilized are located at No. 348 Granite street, and are 20×50 feet in dimensions, the service of an experienced assistant being required in addition to the close personal supervision of the proprietor. Mr. Robinson is a native of Massachusetts. He served in the army three years during our late civil war, and is very well known throughout West Manchester. In conclusion we will remark that while we do not indulge in laudation of any house in particular, it shall be within our province to state to the public in general, and our readers in particular, that if they would have their interests highly conserved the acquaintance of this house should be made.

J. F. Wyman, Wood and Coal, No. 85 South Main Street, West Manchester, N. H.—There is not a household where the question of fuel is not of greater or less importance, and we are sure that our readers will give their attention while we point out how to purchase fuel to the best advantage. First of all, patronize a reliable house. This is a good rule to follow when making a purchase of any kind, but particularly so when coal or wood is to be bought, and for obvious reasons. Poor coal is dear at any price, it spoils stoves, tries tempers, and makes it practically impossible to keep up a fire without constant attention. The question of weight is also to be considered, as is also that of prompt delivery; so that we repeat: patronize a reliable house. There is more than one to be found in West Manchester, but there is not one more trustworthy in every respect than that carried on by Mr. J. F. Wyman, his office being located at No. 85 South Main street, his sheds and yard having a capacity for several hundred tons of coal and cords of wood. This enterprise was begun here in Manchester in 1885, by its present proprietor, who has, for many years enjoyed a well-earned reputation for fair dealing. Mr. Wyman is a native of New Hampshire, and is well known throughout Manchester and vicinity. He handles all the best grades of coal and wood, and is in a position to supply anything in his line at bottom prices, as he buys in large quantities, and enjoys the most favorable relations with producers, etc. Employment is given to three assistants and orders will be filled promptly, as well as satisfactorily in other respects.

The James Baldwin Co., Manufacturers of Bobbins, Spools and Shuttles for Cotton, Woolen, Silk and Linen Mills, Manchester, Office and Mill at West Manchester, N. H.—The James Baldwin Company was organized in 1887 to continue an enterprise previously conducted by Messrs. James Baldwin & Co., and known as one of the most extensive and important undertakings of the kind in New England. Mr. James Baldwin is President, and Mr. James F. Baldwin is treasurer of the company which has a capital of $75,000 and operates a most elaborate and complete plant of improved machinery for the manufacture of bobbins, spools, and shuttles, for cotton, woolen, silk and linen mills, an almost endless variety of patterns being made and the product having an exceptionally high reputation for uniform excellence of material, efficiency of design, and fineness of finish. The premises utilized are located in West Manchester, and comprise one building containing three floors measuring 60×90 feet each; another also containing three floors and being 45×128 feet in size, together with dryhouses, storehouses, etc; nothing being wanting to enable operations to be carried on to the best possible advantage, so that the most extensive orders can be filled at very short notice and the expenses of production are reduced to a minimum; thus enabling all honorable competition to be easily met. Both water and steam power are available, the latter being furnished by a seventy five horse engine. The enviable reputation of the product however gratifying it may be to the management and to public spirited citizens who appreciate that the future of Manchester is directly dependent upon the welfare of her manufacturing interests, is only what may be legitimately expected in view of the methods employed, for the company win success by deserving it and leave the element of chance entirely out of their reckoning in catering to the textile manufacturers of the country. They use carefully selected stock; have every facility and take every precaution to ensure proper seasoning, etc., employ experienced assistants; see that every process incidental to production is carefully supervised, and allow no goods not fully up to the standard to leave the factory. Such a policy, steadily carried out can have but one result, and what that result is, the prosperity of this representative enterprise plainly shows.

D. H. Morgan, Livery and Boarding Stable, corner South Main and Log Streets, West Manchester, N. H.—Probably every man who has ever made a practice of using livery teams has his own theory of how a livery stable should be carried on, for it is easy to pick flaws in the management of such establishments, and there are few who patronize them but what are convinced that they could do better; but theory is one thing and practice another, and as a matter of fact few lines of business present more difficulties than does the successful management of a public stable. One the most satisfactorily conducted stables known to us is that carried on by Mr. D. H. Morgan, at the corner of South Main and Log streets, West Manchester, for Mr. Morgan is thoroughly familiar with his business, gives it close attention, employs sufficient assistance to ensure the prompt filling of orders and is moderate in his prices and accommodating in his methods. He is a native of Canada, and has carried on his present establishment since 1887. Good teams may be obtained here at very short notice; and those seeking board for horses will find Mr. Morgan prepared to furnish excellent accommodations at reasonable rates.

H. C. RANNO & SON,

HARNESS - MANUFACTURERS

AND DEALERS IN

Horse Clothing, Robes, Etc.

No. 24 So. Main Street, - MANCHESTER, N. H.

Accident insurance is a most excellent thing and worthy of all encouragement but after all, the most valuable insurance against accident must be furnished by each individual for himself by the exercise of common sense and ordinary prudence. No person who will investigate the causes of the many carriage accidents occurring annually in New England alone can fail to notice that the great majority of them are either due or else owe their serious effects to the breakage of harness. Of course there are some strains which no harness can reasonably be expected to stand, but when a "hold-back" strap breaks merely from the push of a carriage on a hill, or a trace snaps when a horse plunges at a sudden sound, it is plain that should any accident follow it is the fault of the harness and not of the horse or driver. A harness properly made from good material would never break under such circumstances,—hence one who strives to ensure against accident will see that he has such a harness when he goes driving. The cheap, machine made harnesses so common in the market are utterly unreliable and not only prudence but a desire to get one's money's worth should prompt every horse owner to shun them, for they cost much more in the long run than do such harness as is made by Messrs. H. C. Ranno & Son of No. 24 South Main street, for this concern make harness they can and do guarantee,—and they quote moderate prices for all that. This business was founded many years ago by Mr. Andrew J. Dow, who was succeeded by Mr. H. C. Ranno in 1874. The present firm was founded in 1890 by the admission of Mr. Charles G. Ranno, who is a native of Washington, Vermont, the senior partner having been born in Goffstown, N. H. Mr. H. C. Ranno was formerly a member of the city council and has long been a prominent Manchester business man. The firm do both a wholesale and retail business in harnesses, being prepared to fill the largest orders at short notice. Horse clothing, robes, etc., are retailed at low prices and callers are assured prompt and careful attention at all times.

Allen N. Clapp, Wholesale dealer in Standard Refined Kerosene Oil, Salt all kinds, Tobaccos, etc., Nos. 354 Granite and 6 to 22 Main Streets, 'Squog Side, Manchester, N. H.—Considering the universal use now made of kerosene oil it is difficult to see what we would do without it, and yet one need not be so very old to be able to remember when kerosene was a luxury to be used only by the rich; the "common people" having to rely upon whale and lard oils, candles, etc. There has been a gradual improvement in the quality and reduction in the price of refined kerosene so that now it is unquestionably the cheapest and best of illuminants. Neither gas nor electricity can equal kerosene as a reading light, and proof of this is afforded by the fact that a ready market is found for kerosene lamps of the most expensive pattern, showing that it is not on account of its cheapness that kerosene is preferred by the people. One of the largest dealers in this oil in New Hampshire is Mr. Allen N. Clapp occupying premises at 354 Granite street, and 6 to 22 Main street, 'Squog side, Manchester. He deals in standard refined kerosene at wholesale and is always prepared to quote the lowest prevailing rates and to fill the heaviest orders without delay. The oil comes to Nashua in tanks, is there placed in barrels and is thence distributed by Mr. Clapp all over the State. Retail buyers are also supplied, not only with oil but also with groceries, a very large and complete stock being constantly carried. This enterprise was inaugurated about half a century ago by Mr. Ira Barr, and in 1860 passed under the control of Messrs. Barr & Clapp, the present proprietor assuming sole possession in 1881. An adequate force of assistants is employed and callers are assured immediate and courteous attention, equal consideration being shown to large and small buyers. (*See cut of block in history.*)

Caldwell Sisters, dealers in Dry and Fancy Goods, 340 Granite Street, West Manchester, N. H.—Experienced "shoppers" do not need to be told that it is by no means always the stores which make the greatest pretensions that are most worthy of patronage, and if additional proof of this be needed it may be found in the quality of the service offered at the establishment conducted by Caldwell Sisters at No. 340 Granite street, as compared with that extended at various other dry and fancy goods stores that could be named. A varied and very skillfully chosen stock, embracing the latest fashionable novelties, may always be found here, the prices are uniformly moderate, and callers are attended to with a promptness, courtesy and intelligence which are unfortunately as rare as they are gratifying to retail dry goods buyers. This business was founded in 1879 by M. E. and C. M. Caldwell who still carry it on, they having adopted the present firm-name in 1887. It would be strange if an establishment so conducted were not popular among the ladies of West Manchester, and we are happy to say that no store in this section of the city is more favorably spoken of by them or is more successful in catering to the most discriminating trade.

H. Fradd, Groceries and Meats, Cor. Granite and Main Streets, 'Squog, Manchester, N. H.—It is more than a quarter of a century since Mr. H. Fradd began his business career in Manchester. Prior to 1866, the house of which he is now sole proprietor was known as Barnes & Fradd. This connection was severed at the time above mentioned, and Mr. H. A. Follansbee became junior partner. The latter gentleman has died within a short time, and Mr. Fradd now carries on the business alone. He occupies spacious premises situated at the corner of Granite and Main streets, 'Squog, and carries on an extended trade in fancy and staple groceries and meats, employment being given to eleven assistants. It is unnecessary to describe in detail the methods which have given this house its present leading position; suffice it to say, Mr. Fradd caters successfully to all classes of trade, furnishes goods of uniformly high quality at the lowest market rates, and extends equal consideration to every customer. The assortment is so large and complete that all can be suited, the number of assistants so large and the business so thoroughly systematized, that prompt and careful attention is assured to every caller. Far from depending upon the past reputation of the house, Mr. Fradd spares no pains to improve the efficiency of the service, that he may keep it in the leading position it has held so long.

HISTORICAL SKETCH OF GOFFSTOWN.

Goffstown is located in the northeastern part of Hillsboro County, being bounded on the north by Merrimack County; on the east by Merrimack County and Manchester; on the south by Bedford, and on the west by New Boston and Weare. The township originally extended to the Merrimack River and at one time included some islands in that river, but its area has since been considerably reduced and is now practically the same in amount as that of the adjacent town of New Boston which Goffstown strikingly resembles in shape also, both townships being almost exactly square, their outlines being decidedly more symmetrical than those of any other town in the county.

The first change in the size of the township occurred in 1822 when a portion was taken to form the town of Hookset, and the next was in 1825 when some islands in the Merrimack River were annexed. Another increase in area occurred in 1836, a small portion of New Boston being annexed, and the latest and most important change of all took place in 1853, at which time a large and valuable portion of the township, including all the part bordering upon the Merrimack was annexed to Manchester. Goffstown is Manchester's most promising suburb and cannot fail to profit greatly by the great development which is apparently assured to that manufacturing centre in the near future. The town has important manufactures of its own and would be assured a reasonable degree of prosperity even if its powerful neighbor were many miles removed, but of course the nearness of New Hampshire's metropolis is an important factor in Goffstown growth and it would be absurd to deny that fact recognition.

The township is fairly well watered, by far the most important stream being the Piscataquog River, which enters the township at a point on its western boundary about one-third of the distance from the northern to the southern line; the north branch flowing through Weare and the south branch through New Boston, and the two forming a junction just within the Goffstown line. The Piscataquog flows through the town from northwest to southeast and emerges at the southeastern corner, emptying into the Merrimack in Manchester. Harry brook and a number of smaller brooks are tributaries of the Piscataquog within Goffstown's limits, but there are no very important water powers in town.

The Manchester and North Weare railroad extends from the western part of the town of Weare to Manchester, where it makes a junction with the Concord railroad, and its general direction is identical with that of the Piscataquog as it follows that river-valley from near its beginning to its end.

There are two railway stations in town—Goffstown and Parker's—and another called Oil Mill Station, is just across the line in Weare. There is a post-office at Goffstown station, another at Parker's, and a third at Goffstown Centre.

The surface of the township is somewhat uneven, the Uncanoonuck Mountains being located in the southwestern part and there being various lesser eminences, but in comparison with that of most other New Hampshire towns the surface is by no means rugged, and there is a fair proportion of good farming land.

Main Street, Looking South.

There are some beautiful bits of scenery within the township and from certain especially favorable positions the view of near and distant hills and mountains is grand; and as Goffstown also has the pure bracing air, clear cold water and other natural advantages common to about all of New Hampshire's inland towns, quite a number of summer visitors are attracted every year and of late years the number has very sensibly increased. There are some good hotels in town and some well-managed livery stables so that opportunity is given to everybody to enjoy the many beautiful drives for which this region is famous.

Charming walks through fields and woodland are also many and varied, and in short there is excellent reason for Goffstown's popularity as a summer resort.

The early history of the town is decidedly obscure, being rather a matter of speculation than of actual knowledge for the early records were sparse and by no means distinguished for clearness, that is, such as have come down to us, for a goodly portion were destroyed by fire, the result being that patient research and long-continued labor have been exercised in collecting and preserving even the few facts bearing upon the original Goffstown that are now known.

The territory forming the original Goffstown and six other towns was granted in 1728 by the General Court of Massachusetts to the soldiers and heirs of the soldiers who fought in the Narragansett War, or King Philip's War as it is more commonly called. It is perfectly safe to assume that very few of the soldiers were alive at that time to receive their reward, for the war had ended half a century before the grant was made.

The grantees seem to have been in no hurry to improve their opportunity, for some five years passed before they held a meeting on Boston Common for the purpose of fairly dividing the land, and

themselves into seven societies, each society choosing an executive committee to look after its interests. This meeting was held in June, 1733, and in October of the same year the several committees met for the purpose of drawing lots for the townships, which were numbered from one to seven. Goffstown was drawn as "Narragansett, No. 4," and that was the name it went by for a number of years. The controversey between the heirs of John Mason and Massachusetts as to the ownership of New Hampshire seriously affected Goffstown, or rather, "Narragansett, No. 4," and finally when the dispute was ended and the claims of Massachusetts declared unjust, the Masonian proprietors granted Goffstown to a number of men most of whom were residents of neighboring towns. This grant was made at Portsmouth, December, 1748, and was contingent upon the usual pious and prudent conditions, such as the reserving of a desirable lot for the minister, the reserving of another to aid in the

Town Hall.

support of the gospel forever, the building of a meeting house "fit for the worship of God," within three years, and many stipulations as to the amount of land each settler must clear in a given time, it being provided that "within one year of the time of drawing the lots for the granted land each owner of a share shall have a house sixteen feet square, with a chimney and cellar, upon one of his lots, and some person living in said house, and four acres of land inclosed, cleared and fitted for mowing and tillage; and in two years have four acres more fitted for mowing and tillage; and in three years have four acres more cleared and fitted, making a total of twelve acres cleared in three years. Considering the difficulties to be overcome and the meagre facilities and poverty of the settlers, the task set for them was practically impossible of accomplishment, but as a whole they did all they could and retained the land although they failed to observe all the conditions of the grant.

The first settlement within the limits of the township was made either in 1741 or 1742, the exact date being uncertain. The town was incorporated June 16, 1761, by the governor and council of New Hampshire, but the charter was merely temporary, it holding good only until March 25, 1763. It would seem that for a week Goffstown ceased to exist as a corporate body for it was about seven days after the expiration of the charter, or April 5, 1763, that the duly authorized authorities revived it to continue "until we shall please to disapprove or disallow the same."

The name of the township translated would read "Smithstown," "Goff," being Celtic for Smith. One of the conditions of the charter was "that all white pine trees growing on said tract of land, fit for his majesty's use in masting the Royal Navy, be and are hereby reserved to his majesty, his heirs and successors forever." The practical carrying out of this condition worked great hardship and serious loss to the pioneers, and finally they gave up trying to observe it and when officers were sent to enforce the rules essential to the preservation of the timber and to punish transgressors, the residents met force by force, overpowered the officers, beat them soundly, and humiliated them in every way their ingenuity could devise. Public sympathy was on the side of the rioters (for such in fact they were), but an armed force was sent to apprehend them and they took to the woods and escaped. The feeling constantly increased in bitterness, and one reason why the men of Goffstown entered so heartily into the rebellion against England known as the War of the Revolution, was because of the hateful timber laws. The town warrant of 1774 contained an article, "to see how much money the town will vote to hire a school master the present year," but as the news of the battle of Lexington arrived before the meeting was held it was decided that important as it was that the young idea should be taught how to shoot, it was even more important that the men of the town be given something to shoot with, and so the money that else would have been appropriated for schools was devoted to the purchase of gunpowder.

The town furnished its full quota of soldiers to the Continental army, and thirteen men were killed in action or died of disease in the service. A goodly contingent of Goffstown men were on the field of Bennington and the town was also represented in many another famous battle.

The record of the town during the late Rebellion shows that the men of modern times are worthy descendants of their patriotic sires and it is well within bounds to say that no town of no greater population and wealth did more to preserve the Union.

Since the close of the war, Goffstown has shared "good times" and "bad times," with its sister towns throughout the State, and has varied considerably in population, gaining at one time and losing at another. The increase in valuation has on the whole, been steady and of late years both the valuation and the population have increased very considerably. Goffstown is experiencing no "boom," and the gain that it is now making is solid and permanent. The manufacturing interests are prosperous; the outlook for those now established and for the establishment of others is bright; the trade interests of the several villages in the township are generally flourishing, and in short the residents of the town have abundant reason to be well satisfied with present conditions and future prospects.

LEADING BUSINESS MEN OF GOFFSTOWN, N. H.

Dubois & Co., dealers in Dry Goods, Groceries, Boots and Shoes, Paints, Oils and Hardware, Cigars, Tobacco, Confectionery, etc., Goffstown, N. H.—It is a curious fact that the development of trade in the larger cities is bringing about a condition of things somewhat similar to that noticeable in all towns, for "General Stores," are becoming more popular in New York, Boston, and other great centres every year. In our opinion, the chief reason for this is to be found in the convenience of doing all your "shopping" at one establishment. Take for instance such a store aa that conducted by Messrs. Dubois & Co., and reckon up how few commodities there are which cannot be bought there. The establishment in question was founded in 1883, by the present firm; the individual members of which are Messrs. W. H. and F. E. Dubois both of whom are natives of New Hampshire, and well known and highly esteemed throughout Goffstown. They try to cater to all classes of customers, and it is but simple justice to say that they succeed admirably in accomplishing the task. The premises utilized are centrally located and cover an area of some 2,400 square feet, while the stock is so extensive and so varied that it must be no easy matter to "keep track" of each of the kind of goods comprising it, but judging from the promptnesa and accuracy with which orders are filled Messrs. Dubois & Co. are perfectly acquainted with every article dealt in and know just where to find it. Dry goods, groceries, boots and shoes, paints, oils, and hardware, cigars, tobacco, confectionery, and everything usually found in a first class store of this kind, is kept in stock, and reliable goods, courteous attention, and low prices, contrive to make this establishment a credit to the town, as well as to its proprietors.

Kendall, Hadley & Co., Manufacturers of Sash, Blinds, Window Frames and Mouldings. Goffstown, N. H.—The manufacture of sash, blinds, window frames, mouldings etc. has reached large proportions in Goffstown and vicinity; and we take especial pleasure in calling attention to the facilities possessed by the firm of Kendall, Hadley & Co., in connection with this important industry, for this firm is among the oldest manufacturers of such goods in this section, and has done much to advance the best interests of the industry in question. Business was begun in 1868. The individual members of the firm now being Mr. K. Kendall, a native of Mt. Vernon, N. H., and Mr. L. H. Stark of Goffstown. Since the death of Mr. Hadley the business has been conducted under its original style of Kendall, Hadley & Co. The firm do both a wholesale and retail business, and carry on one of the best equipped establishments of the kind in this portion of the State. It is fitted up with the most improved machinery throughout and power is supplied by a seventy-five horse power engine. The premises comprise three floors each 80×125 feet in dimensions, and sash, blinds, window frames, and mouldings, are constantly carried in stock, or can be made to order at short notice. Messrs. Kendall, Hadley & Co., ahip most of their goods to Boston. They employ seventy-five assistants and both large and small orders are assured immediate and careful attention at all times, the lowest prices being quoted on all articles manufactured by them.

Marsh & Duke, Marketmen, Goffstown, N. H.—Among the many marketmen located in Goffstown, few are better known than are Messrs. Marsh & Duke. The establishment now conducted by them was originally established by A. J. Sargent in 1885, the firm name being soon changed to Sargent & Hoyt, who were succeeded by the firm of Hoyt & Son in 1888. The present firm assuming entire control of the business in 1889, and have long been highly popular with the most careful buyers. Premises of the dimensions of 500 square feet are occupied, and courteous and reliable assistants are required to attend to the heavy patronage enjoyed. Messrs Marsh & Duke do their own slaughtering, and the stock carried at their establishment will compare favorably in all its essential features with that of any similar house in this vicinity for it is both large and varied, and contains no inferior quality of meats, etc., it being the proprietors' endeavor to cater to the most fastidious trade. They do not do this by placing their prices so high that none but the favored few can afford to trade with them, but offer such decided inducements that experienced buyers feel they can hardly afford to trade elsewhere. Everything sold here is guaranteed to prove just as represented, and the prices average as low as the lowest when the quality is considered. Mr. Benj. F. Marsh is a native of Concord, N. H., and served in the army during our late civil war; while Mr. E. O. Duke was born in Dunbarton, N. H., and both are very well known throughout Goffstown, as enterprising and reliable business men.

Otis F. Sumner, Druggist & Pharmacist, Whipple's Block, Goffstown, N. H.—It is not to be denied that the location of the pharmacy conducted by Mr. Otis F. Sumner, in Whipple's block, Goffstown, is a fine one in many respects: and no one who has visited the establishment, will question our statement, that its interior appointments are in keeping with its prominent situation and exterior appearance. Mr. Sumner has been successful in largely extending the magnitude of the patronage since he succeeded Dr. H. E. Newell in 1879. Those who are at all acquainted with the proprietor and his business methods, need not be told that this success has been brought about by purely legitimate means, and that, so far from being satisfied with the record already made Mr. Sumner is constantly trying to add to his resources and to increase his capacities of serving the public to the best advantage. An assortment of drugs, medicines, and chemicals, selected with the greatest care, and obtained from the most reliable sources, is always on hand, complete in every department and maintained in first-class condition, and the compounding of physician's prescriptions is given special attention, no precaution being neglected that science and experience can suggest. A liberal patronage is accorded this establishment in the particular line alluded to, for the care and skill that are manifested in filling such orders cannot fail to inspire confidence and true appreciation, while the charges made are reasonable and correspondingly popular. A beautiful assortment of fancy toilet articles, etc., is also strong attraction to the public, and is worthy the attention of every discriminating purchaser. Mr. Sumner is a native of Milford, Mass. He is well known in Goffstown and vicinity.

E. W. GOODWIN,

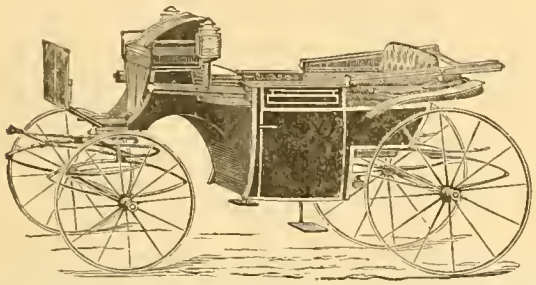
DEALER IN

COAL, HAY, GRAIN, SHINGLES and MATCHED BOARDS

Goffstown KINDLING WOOD a specialty.

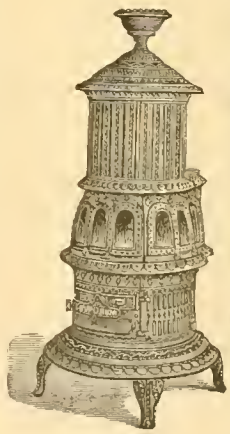
Wood Delivered to all parts of the City Free of Charge.

Also TOM CODS AND SHINERS FOR FISHING.



E. Seeton, Carriage Manufacturer, Goffstown, N. H.—Among the popular establishments of its kind in Goffstown, is that conducted by Mr E. Seeton, and as many of our readers could doubtless have dealings with this house to the advantage of all parties concerned, we take pleasure in calling attention to some of the advantages to be gained by so doing. The enterprise, to which we have reference, was established about 1887, the proprietor having been previously located in Lowell, Mass., for about three years, and has thus been before the public long enough to prove that he is worthy of every confidence. The premises occupied cover an area of some 900 square feet. All the necessary tools, machinery and other appliances, are at hand to enable orders for carriage manufacturing, as well as all kinds of carriage iron work, to be given that prompt and skillful attention to which the patrons of this establishment are accustomed. The repairs that are made at this factory are not only neat and handsome in appearance, but they are strong and durable when put to the test of actual wear,—a point which those who have had much carriage repairing done, will appreciate. The proprietor well deserves the popularity he so long has enjoyed. Skilled and reliable assistants are employed and all orders in any branch of the business are promptly executed. Mr. Seeton is a native of Nova Scotia, and well known among the enterprising business men of Goffstown.

F. W. Topliff, Photographer, Cor. High and Maat Streets, Goffstown, N. H.—The delicacy and dexterity required in the taking and finishing of photographs are by no means appreciated by the majority of the people, although many who think that anybody can take a good photograph if the necessary apparatus is at hand, must wonder why it is that one professional photographer does work which calls forth the admiration of all who see it, by its accuracy and beauty, while there are a dozen others apparantly unable to even approach it in excellence. The truth is, photography is an art and not a mere mechanical process. As the most gifted artist in colors must have a proper equipment of paints, brushes, etc., if he is to produce the best results, so the most experienced and artistic photographer must have a first-class apparatus to allow his skill to display itself to advantage; but in neither case can anything worthy of the name of the art be accomplished unless he who uses the materials furnished has the art faculty within him. In the work produced by Mr. F. W. Topliff of Goffstown may be seen the happy effect of a combination of artistic treatment and skillful handling of a subject. He is a native of Hanover, N. H., and is the only photographer in town. He founded his studio in 1887. It is located at the corner of High and Mast streets, and is supplied with the best facilities for fine work. All branches of photographic work, are promptly attended to, and satisfaction guaranteed. His prices are very low for the services rendered, and all callers are treated with the utmost courtesy. P. S.—The views illustrating Goffstown, were taken by Mr. Topliff.



Rand & Jenks, dealers in Stoves, Ranges and Tin Ware, Goffstown, N. H.—The business with which Messrs. Rand and Jenks are now identified was founded by Mr. E. L. Rand in 1871, and so conducted until 1882 when the firm of Rand & Seeton was formed the present style being adopted in 1889. The individual members are Messrs. E. L. Rand and A. M. Jenks. These gentlemen are both natives of New Hampshire, and are extremely well known throughout Goffstown and vicinity as enterprising merchants. They carry so large and varied a stock that it would be difficult to name anything in the line of stoves, ranges, tinware, etc., that is not to be had at this establishment. The premises in use measure some 1020 square feet and are very centrally located. Employment is given to thoroughly competent assistants, and no trouble is spared to assure prompt service to all, so that those who realize "that time is money" make it a point to trade here whenever possible. As for the prices, they are as low as the lowest. Messrs. Rand & Jenks deal in all kinds of stoves and ranges, and have a good assortment of tin, agate, glass, earthen and wooden ware, constantly on hand. Pumps of all descriptions will be furnished at short notice, also stove repairs, and stove furniture of all kinds. Messrs. Rand & Jenks give close personal attention to job work of all kinds connected with their business and guarantee that all work entrusted to them shall be done in a most satisfactory manner. During the season of 1889 and 1890 seventeen furnaces were put in by this firm throughout Goffstown. They carry the best makes in the market.

W. F. FIFIELD,

BAKER

AND DEALER IN

Groceries and Extracts, also Fruit and Confectionery.

SARGENT BLOCK, - - - - GOFFSTOWN, N. H.

Frank E. Paige, dealer in Fancy Goods, Paper Hangings, Small Wares, etc. Commercial Printing, Goffstown, N. H.—There is no establishment to be found in this section of the State that is more strictly representative than that conducted by Mr. Frank E. Paige, for this enterprise was started in 1885, and has been prominent in its own special line from the very start. Mr. Paige is so universally known thoughout this section as to render extended personal mention altogether unnecessary. Spacious and well arranged premises, are utilized and an exceptionally complete and carefully chosen stock of fancy goods and novelties is carried; even to merely catalogue it would exhaust many times our available space, and we will simply say that it includes fancy goods, paper hangings, small wares, etc. Special attention is given to commercial printing, all orders being executed in a prompt and satisfactory manner. The goods dealt in are dependable; the prices low as the lowest; while prompt and polite attention is assured to all by the employment of competent and courteous assistants. The premises occupied are centrally located and cover an area of some 1200 square feet. Handling reliable goods and quoting bottom prices Mr. Paige can confidently expect continued development of his business, especially as he keeps the service up to the highest standard of promptness and efficiency.

Parker Brothers, dealers in Dry Goods, Groceries, Hardware, Boots, Shoes, Paints and Oils, Grain and Feed of all kinds, Goffstown, N. H.—In England and some other foreign countries it is easy to find instances where one line of business has been followed by generation after generation of the same family, but the conditions of life in the United States have not thus far been favorable to permanence, and hence the enterprise conducted under the firm name of Parker Brothers, is a noteworthy exception to the general rule insomuch as it has been carried on by the same family for many years. The business was first established nearly half a century ago by J. M. and D. A. Parker at Parker station, one and one-half miles from the village. They were succeeded by W. A. and C. S. Parker about 1876, the firm name being changed to Parker Brothers in 1881, the individual members being C. S. and H. W. Parker, and in 1887 the present firm of C. S. and F. A. Parker was formed. Both the proprietors were born in this town. Mr. C. S. Parker, has held the Office of Postmaster, and has been representative, and both are so well known here as to make extended personal mention quite superfluous. Suffice it to say that although employing six competent assistants they give close personal supervision to the many details of the business, and while keeping fully "up to the times," as regards goods, and methods, they give first thought to maintaining the reputation for fair-dealing which has been won and held by many years of conscientious effort. The premises utilized comprise in addition to a grist mill and storehouse, a store comprising one floor and basement each 30 ×60 feet in dimensions which, contains an immense stock of general merchandise including dry goods, groceries, hardware, boots, shoes, paints and oils. Also grain, flour and feed of all kinds, a wholesale and retail trade being done in the last named articles. Bottom prices are quoted on all goods handled, orders are promptly and accurately filled, and the purchaser has the satisfaction of knowing that every article is fully guaranteed to prove as represented.

Central House, F. A. Condon, Proprietor, Goffstown, N. H.—The Central House holds a high position among hotels which offer home-like accommodations to the travelling public, and indeed it would be difficult to find a house in which patrons are actually given "more for their money" in every sense of the phrase. Of course New Hampshire has many first-class hotels, furnished up in grand style, equipped with "all modern conveniences," etc., etc., but most of us don't care to live in palaces, and are perfectly satisfied when we can get a pleasant, well-kept room in a well-managed hotel, where the table is supplied with an abundance of well-cooked and neatly served food. Now, this is just what is obtained at the Central House, and therefore we take pleasure in recommending this hotel to those who appreciate "solid comfort" and wish to avoid exorbitant prices. The house in question was originally opened by Mr. Henry Dustin, who was succeeded by Mr. Fred White and he by the present proprietor in 1888. Mr. F. A. Condon, is a native of Boston, Mass., and has a thorough knowledge of the art of hotel-keeping. The house is well furnished, has electric bells throughout, and can accommodate forty guests. Six competent and courteous assistants are constantly employed and every attention is paid to the wants of the guests, either permanent or transient. A first-class livery stable is connected with the Central House and teams may be hired at very reasonable rates, and the horses and carriages furnished at this stable are "up to the mark" in every respect, and will satisfy the most critical. There is also a billiard table connected with the house. The Central House is very popular in this vicinity and the proprietor spares no trouble to constantly improve the service rendered.

O. G. Barnard, Livery, Board and Feed, and Sale Stable, Goffstown, N. H.—The character of the livery service offered by Mr. C. G. Barnard should certainly be thoroughly familiar to the residents of Goffstown, for this gentleman has been identified with the business interests of this town for the past eleven years. The business was originally started by Mr. John D. Pattee, who was succeeded by the present proprietor in 1879. Mr. Barnard is a native of New Boston, N. H., and is one of the best known business men in this section of the State. His stable is spacious and well arranged and is looked upon as the headquarters of the livery service in this vicinity. We would therefore advise all interested readers who desire a team for business or pleasure, or who have horses which they want fed or boarded to give Mr. Barnard a call, as his terms are very moderate, and good horses, stylish and easy vehicles, and first-class appointments are at hand for the accommodation of livery patrons, for Mr. Barnard takes pride in maintaining the high reputation he has so long held. Horses placed here for sale will be shown to the best advantage. Mr. Barnard gives close personal attention to all details of his business, and spares no pains to satisfy the most critical customer. The charges are uniformly moderate in every department, and all orders will be filled in a most satisfactory manner. In addition to the livery business Mr. Barnard also deals quite extensively in ice and coal.

C. L. Dodge, dealer in Fine Groceries, Dry and Fancy Goods, agent for the Celebrated Velma Flour. Hardware, Paints, Oils and Varnishes, Boots, Shoes and Rubbers, Tobacco, Cigars, Fruit and Confectionery. Terms Cash. Cor. North Mast and High Streets, Goffstown, N. H.—The enterprise now conducted by Mr. C. L. Dodge, was founded over fifty years ago. In 1884 the firm name became Sam'l Upton & Co., the present proprietor taking full control in 1890. Mr. Dodge is a native of Goshen, N. H., and is one of the best known business men in the community. He utilizes premises at the corner of North Mast and High streets, covering an area of 1960 square feet and carries a very heavy and varied stock. It comprises fine groceries, dry and fancy goods, hardware, paints, oils and varnishes, boots, shoes and rubbers, also cigars, tobacco, fruits and confectionery. Of course in our limited space, it is not possible to describe this large stock in detail, but suffice it to say, it is made up of carefully selected goods, and is offered at prices which indicate very careful buying and a desire to give customers the full worth of their money in every instance. Employment is given to thoroughly competent assistants, and every caller is assured prompt and courteous attention as indeed could easily be guessed from the high estimation in which the establishment is held, while the goods sold are sure to prove as represented in every particular.

Paul & Root, Carriage Ironers, Horse Shoers and General Jobbers, Goffstown, N. H.—The blacksmith is one of the very few mechanics who does more than one narrow line of work nowadays. All our readers know that occupations are being divided up into specialties; that in place of the old machinist who could do anything in his line, we have men who do nothing but lathe work, others who are only able to run a planing machine, and so on, but the occupation of the blacksmith, although some changes have been made, still remains pretty much what it has long been. There are degrees of merit in blacksmiths of course as there are in other trades, but those who leave orders with Messrs Paul & Root at Goffstown may feel sure that they will be filled in the most thorough and workmanlike manner possible. The shop utilized is well fitted up and covers an area of 1080 square feet, and under ordinary circumstances, work can be turned out at very short notice, although care is taken that every detail of it be properly attended to; carriage ironing, horse shoeing, as well as general jobbing, are prominent features of the business, such work being done carefully as well as skillfully, and horse owners may safely entrust their animals to this establishment, as its proprietors and their assistants are in a position to attend to them as satisfactorily and intelligently as any horse-shoers in this section of the State. Operations were begun in 1887 by Messrs. Paul & Seeton, the present firm being formed in 1889; the individual members being Mr. J. L. Paul a native of Vermont and Mr. J. W. Root of New Hampshire. Their prices are fair, and their work in all branches is conducted in a most durable and honest manner, while they strive to serve their customers to the best of their ability at all times, Horses are brought from eight to ten miles around to this shop to be shod, which is conclusive evidence of the skill and popularity of this firm.

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